

2010

Missouri

Mortgage Guaranty Insurance Report

**Statistics Section
August 2011**



DIFP

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Financial Institutions &
Professional Registration

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MISSOURI MORTGAGE GUARANTY INSURANCE REPORT FOR YEAR ENDING 2010

**Department of Insurance, Financial Institutions & Professional Registration
Statistics Section
August 2011**

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9. ***Mortgage Guaranty Report***
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10. ***Missouri Health Maintenance Organization Report***
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Databases: For more information: <http://insurance.mo.gov/reports/>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

SUMMARY

Background

Residential mortgage guaranty insurance provides protection to lenders against default by borrowers who initially have less than 20 percent equity interest in the mortgaged property. This form of insurance is designed to stimulate home ownership by giving consumers with lower down payments access to credit markets. Generally, lenders require mortgage guaranty insurance for loans exceeding 80 percent of the value of a home.

The mortgage guaranty insurance market is sensitive to general macroeconomic conditions associated with loan defaults, such as interest rates and rates of unemployment. During periods of significant economic contraction in the finance or housing sectors, insurers may be subject to catastrophic losses. Indeed, the entire industry was decimated in the 1930s, and the private market for mortgage insurance did not recover until the mid-1950s.

Due to their exposure to catastrophic risk, mortgage guaranty insurers have been subject to regulatory and capital requirements atypical for most other lines of business.

1. **Monoline Requirement:** To ensure that reserves are adequate, mortgage guaranty insurers are prohibited from selling other kinds of insurance. Reserves are dedicated solely to covering default losses and are not subject to depletion by losses in other lines.

2. **Capital Requirements:** All insurers are required to maintain reserve capital to cover claims. Generally, reserve amounts are established on pending claims and set by actuaries using statistical techniques to project future loss trends. In addition to such reserves, mortgage guaranty insurers are required by law to maintain a *contingency reserve* equal to 50 percent of premium. Due to the long-term nature of the risk assumed (i.e. some portion of the life of a

mortgage), the contingency reserve must be held for 10 years unless it is used to cover losses exceeding 35 percent of premium in a given year. See definitions page for a discussion of the different types of reserves.

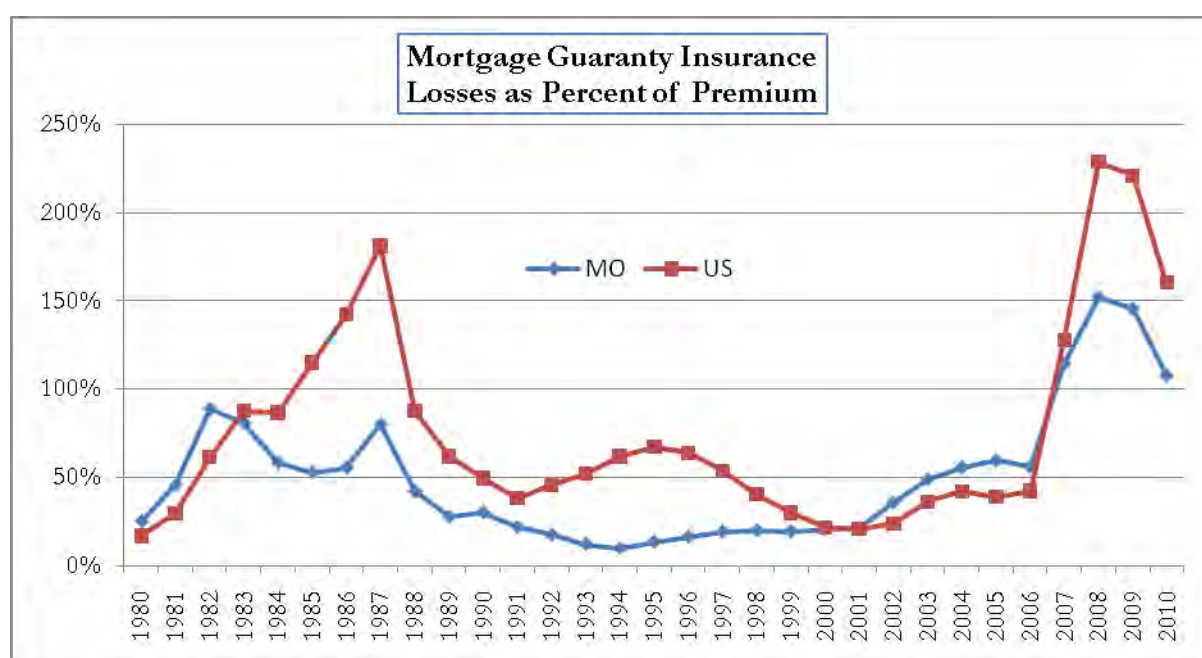
Data Issues

Reserves are typically recorded as a liability on insurers' financial annual statements. However, depending on a carrier's state of domicile, changes in the contingency reserve may or may not be recorded as a loss in a given year. Thus, standard measures of market performance, such as loss ratios, may be somewhat misleading when derived from the annual statements, in-as-much as these measures combine dissimilar data. For this reason, the Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) collects mortgage guaranty data in a way in which different reserve types are tracked separately so that loss data may be structured in a consistent manner across all companies. Therefore, data presented in this report may vary somewhat from data obtained from the annual statements.

Current Trends

The mortgage guaranty market has grown very significantly since the early 1980s. Between 1983 and 2010 earned premium in Missouri increased by 1,084 percent, from \$7.8 million to \$92.2 million. This growth was in part fueled by declining interest rates, federal programs designed to increase homeownership, an increase in the size and price of homes, greater willingness to finance buyers with lower down payments, and simple population growth.

In 2008, mortgage guaranty insurers experienced their highest losses in Missouri in over 30 years, and losses remained high in 2010. In Missouri between 1989 and 2000, insurers in no year incurred losses exceeding 30 percent of premium. In 2009, losses equaled 145.7 percent of premium, decreasing to 107.7 percent in 2010. Missouri had a lower level of losses than was experienced nationally. For the US as a whole among these same insurers, losses equaled 221.0 percent and 160.4 percent of premium in 2009 and 2010.



Losses were partially covered by drawing down contingency reserves (see discussion above). In Missouri, insurers incurred \$99.3 million in losses, and reduced contingency reserves of \$54.6 million. The year 2010 was the fourth time since 1983 that overall contingency reserves were drawn down to cover losses.

Losses measured without regard to the contingency reserve is call the “true loss ratio” in this report, and is the standard measure of loss used for other lines of business. In addition, a

“loaded loss ratio” reflects changes in the contingency reserve (see definitions page).

This report was compiled using information submitted by the insurance companies. While every effort is made to ensure accurate data, the accuracy of this report is dependent upon each company’s data. The charts and graphs in Section I utilize data submitted by all mortgage guaranty insurers writing in Missouri for 1981 through 2010. Section II is based on companies actively writing in Missouri for calendar year 2010. Section III ranks mortgage guaranty insurers on their 2010 data by premium earned.

Any questions regarding this report should be directed to the Statistics Section, Missouri Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, Missouri 65102-0690. Also, additional copies of this report can be received by sending a written request, with payment of \$35 per copy, to this same address.

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DEFINITIONS

Premium earned - The amount of premium associated with coverage in effect during a year. For example, if a one year policy has been in effect 6 months, half of the total premium has been earned.

Losses paid - The amount paid in losses for claims that have been filed.

Change in outstanding reserve - The outstanding reserve is an amount representing actual or potential liabilities kept by an insurer to cover claims reported but not yet paid. The amount reported is the increase or change from last year's reserve amount compared to this year.

Change in IBNR reserve - IBNR (incurred but not yet reported) reserve is a reserve set up to pay for losses that have already occurred, but have not yet been reported to the insurer. The IBNR reserve is estimated based on actuarial projections. The amount reported is the change from the prior year's reserve.

Change in contingency reserve – Due to the possibility of catastrophic losses, mortgage guaranty insurers are required by law to maintain a contingency reserve. The reserve is equal to 50 percent of premium, and must be retained for 10 years unless used to cover losses exceeding 35 percent of premium. The amount reported is the change from the prior year's reserve.

True loss ratio – The true loss ratio is the ratio of incurred losses to premium. Incurred losses equal the amount paid in losses in a given year plus changes in loss reserves.

$$(\text{Losses Paid} + \text{Change in Outstanding Reserve} + \text{Change in IBNR Reserve}) / \text{Premium Earned}.$$

Loaded loss ratio – The loaded loss ratio adjusts the true loss ratio to reflect changes in the statutorily required contingency reserves. It is equal to

$$(\text{Losses Paid} + \text{Change in Outstanding Reserve} + \text{Change in IBNR Reserve} + \text{Change in Contingency Reserve}) / \text{Premium Earned}.$$

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SECTION I

AGGREGATE EXPERIENCE 1981-2010

Residential Mortgage Guaranty Business In Missouri For Years 1981-2010

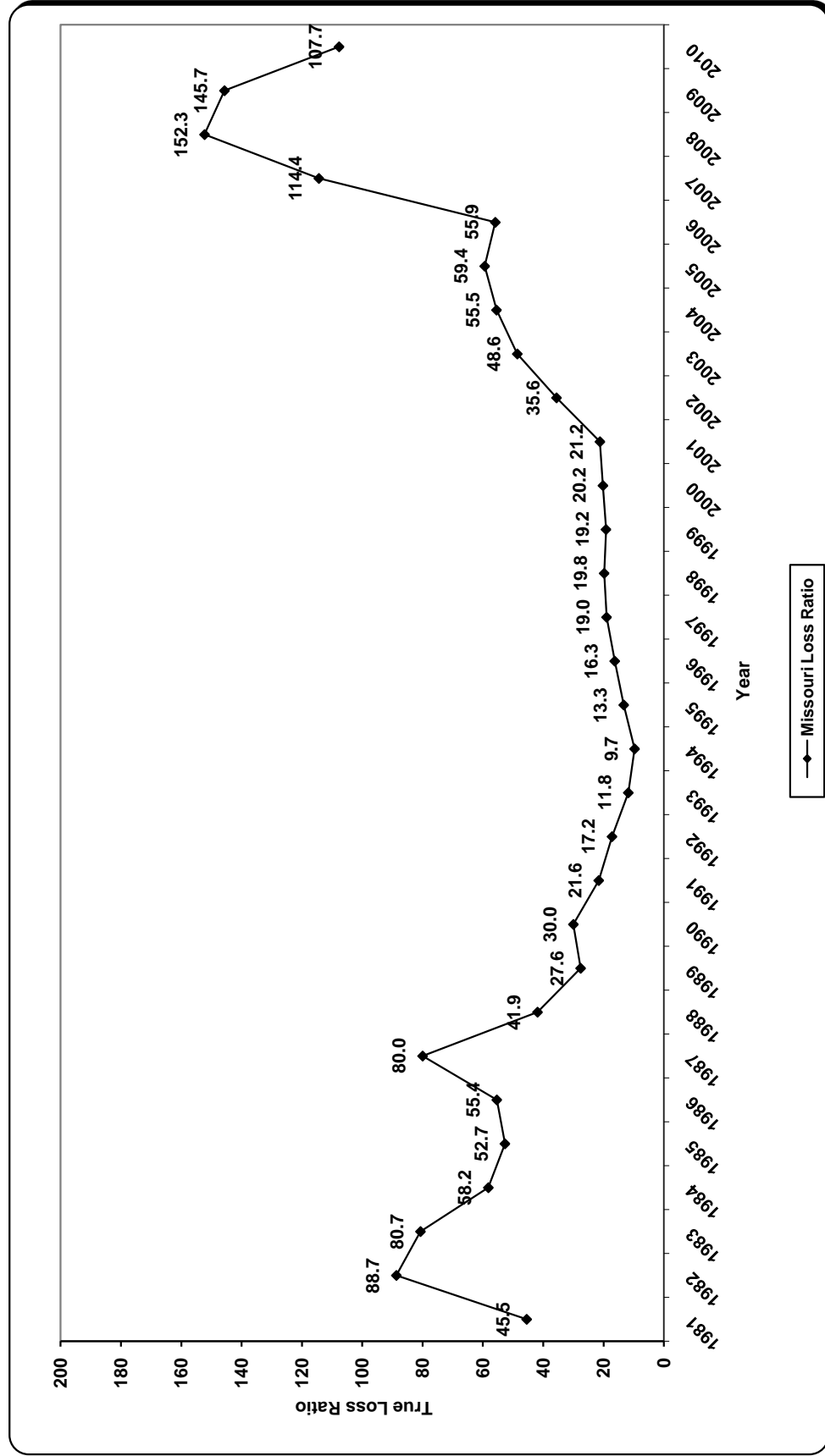
YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$6,663,995	\$2,707,539	\$303,089	\$23,670	\$2,945,920	89.7%	45.5%
1982	\$6,574,557	\$4,845,720	\$822,197	\$162,768	\$961,607	103.3%	88.7%
1983	\$7,785,492	\$5,899,917	\$351,473	\$28,432	-\$200,984	78.1%	80.7%
1984	\$11,388,755	\$4,821,260	\$1,632,063	\$169,299	\$2,257,489	78.0%	58.2%
1985	\$15,748,972	\$5,842,340	\$2,153,022	\$300,401	\$1,735,729	63.7%	52.7%
1986	\$17,931,224	\$6,368,607	\$2,990,924	\$581,552	\$3,484,491	74.9%	55.4%
1987	\$14,792,560	\$5,301,853	\$5,955,679	\$581,312	\$3,274,590	102.2%	80.0%
1988	\$14,995,096	\$3,695,534	\$1,612,662	\$977,561	\$5,615,424	79.4%	41.9%
1989	\$16,086,915	\$4,105,705	\$339,951	-\$13,016	\$4,359,651	54.7%	27.6%
1990	\$16,796,331	\$4,457,338	\$394,242	\$181,215	\$6,917,763	71.1%	30.0%
1991	\$17,313,505	\$4,583,789	-\$912,136	\$76,176	\$7,981,949	67.7%	21.6%
1992	\$19,603,317	\$3,844,229	-\$599,183	\$118,800	\$9,087,738	63.5%	17.2%
1993	\$22,668,797	\$2,970,954	-\$221,589	-\$71,285	\$9,796,529	55.0%	11.8%
1994	\$26,287,904	\$2,242,214	\$176,400	\$139,980	\$8,401,239	41.7%	9.7%
1995	\$32,881,982	\$1,914,572	\$1,671,288	\$778,507	\$16,110,879	62.3%	13.3%
1996	\$39,485,701	\$2,543,313	\$3,228,131	\$678,073	\$16,804,043	58.9%	16.3%
1997	\$44,636,752	\$4,461,227	\$3,192,189	\$819,000	\$9,397,276	40.0%	19.0%
1998	\$47,197,904	\$4,435,194	\$3,931,715	\$956,181	\$16,607,379	54.9%	19.8%
1999	\$50,701,381	\$5,584,544	\$2,632,857	\$1,539,071	\$21,761,715	62.2%	19.2%
2000	\$58,678,174	\$5,734,203	\$4,428,546	\$1,680,390	\$28,200,913	68.2%	20.2%
2001	\$64,081,638	\$8,399,925	\$5,184,669	\$15,273	\$32,856,629	72.5%	21.2%
2002	\$72,806,617	\$15,778,345	\$8,211,430	\$1,901,271	\$44,517,343	96.7%	35.6%
2003	\$79,148,953	\$27,405,419	\$10,548,762	\$522,219	\$43,270,061	103.3%	48.6%
2004	\$86,313,621	\$35,910,999	\$9,561,066	\$2,419,699	\$50,545,922	114.0%	55.5%
2005	\$90,607,938	\$39,726,566	\$11,791,364	\$2,312,853	\$70,066,589	136.7%	59.4%
2006	\$95,921,236	\$44,682,675	\$6,756,996	\$2,146,507	\$70,001,794	128.8%	55.9%
2007	\$104,265,196	\$54,703,147	\$51,565,933	\$12,991,510	\$1,295,425	115.6%	114.4%
2008	\$113,640,286	\$80,367,901	\$76,797,779	\$15,884,366	-\$29,132,258	126.6%	152.3%
2009	\$104,335,510	\$89,231,495	\$57,000,995	\$5,733,326	-\$67,221,149	81.2%	145.7%
2010	\$92,184,015	\$146,078,560	-\$39,666,216	-\$7,130,194	-\$54,552,087	48.5%	107.7%
TOTAL	\$1,391,524,324	\$628,645,084	\$231,836,298	\$46,504,917	\$337,149,609	89.4%	65.2%

Residential Mortgage Guaranty Business Countrywide For Years 1981-2010

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$327,520,066	\$61,204,117	\$32,999,654	\$2,526,259	\$154,112,646	76.6%	29.5%
1982	\$341,898,385	\$121,514,554	\$72,370,584	\$15,940,537	\$74,005,647	83.0%	61.4%
1983	\$460,573,281	\$285,607,921	\$110,391,328	\$7,812,776	\$26,146,260	93.4%	87.7%
1984	\$656,825,641	\$374,843,031	\$183,268,842	\$9,727,950	\$130,247,292	106.3%	86.5%
1985	\$873,517,014	\$562,989,222	\$412,718,803	\$29,937,831	-\$218,165,171	90.2%	115.1%
1986	\$925,889,833	\$814,611,737	\$447,380,610	\$54,396,140	\$94,664,519	152.4%	142.2%
1987	\$747,283,045	\$696,954,670	\$656,742,048	\$1,494,219	\$123,715,503	197.9%	181.3%
1988	\$747,986,058	\$675,288,939	-\$17,936,182	-\$1,957,623	\$201,213,422	114.5%	87.6%
1989	\$811,599,337	\$538,474,172	-\$33,969,499	-\$1,280,367	\$243,812,226	92.0%	62.0%
1990	\$883,995,999	\$439,758,975	-\$10,966,244	\$7,532,373	\$567,407,218	113.5%	49.4%
1991	\$983,968,709	\$358,143,044	-\$13,846,529	\$31,765,735	\$323,738,407	71.1%	38.2%
1992	\$1,208,418,799	\$404,811,994	\$108,055,851	\$38,632,093	\$354,049,630	74.9%	45.6%
1993	\$1,530,389,026	\$589,465,524	\$203,613,822	\$2,864,586	\$655,459,630	94.8%	52.0%
1994	\$1,798,472,507	\$809,914,702	\$258,148,957	\$46,043,779	\$380,874,574	83.1%	61.9%
1995	\$2,139,517,743	\$853,481,296	\$516,689,130	\$70,310,432	\$1,106,542,462	119.0%	67.3%
1996	\$2,564,194,871	\$1,001,254,919	\$549,040,219	\$88,690,989	\$1,054,527,128	105.0%	63.9%
1997	\$2,863,293,210	\$1,069,908,650	\$378,411,598	\$88,383,453	\$1,273,679,653	98.2%	53.7%
1998	\$3,100,811,442	\$826,054,280	\$343,675,455	\$77,266,606	\$1,600,596,347	91.8%	40.2%
1999	\$3,288,550,932	\$573,042,393	\$254,241,597	\$150,950,140	\$1,954,910,805	89.2%	29.7%
2000	\$3,672,818,698	\$500,719,704	\$226,307,577	\$66,676,390	\$2,235,102,977	82.5%	21.6%
2001	\$4,098,511,449	\$484,052,660	\$362,516,849	\$3,319,527	\$2,458,498,754	80.7%	20.7%
2002	\$4,541,371,778	\$699,407,169	\$302,090,043	\$73,077,957	\$2,897,709,026	87.5%	23.7%
2003	\$4,836,333,972	\$1,131,530,363	\$582,222,622	\$32,231,152	\$3,014,530,865	98.4%	36.1%
2004	\$4,952,894,186	\$1,466,997,871	\$460,392,288	\$147,392,515	\$2,994,417,093	102.3%	41.9%
2005	\$5,032,358,967	\$1,557,869,885	\$372,197,828	\$25,030,977	\$3,765,770,741	113.7%	38.9%
2006	\$5,268,365,206	\$1,638,007,455	\$448,851,054	\$144,114,156	\$3,496,704,753	108.7%	42.3%
2007	\$5,808,298,052	\$2,302,808,104	\$4,159,049,392	\$965,056,385	\$121,458,387	130.0%	127.9%
2008	\$6,329,873,951	\$4,601,001,664	\$7,992,325,863	\$1,880,478,394	-\$2,466,094,010	189.7%	228.7%
2009	\$5,597,402,067	\$6,777,454,694	\$5,130,932,845	\$463,712,371	-\$3,996,315,151	149.6%	221.0%
2010	\$4,875,021,394	\$10,533,535,676	-\$2,241,570,511	-\$473,330,172	-\$2,265,069,430	113.9%	160.4%
TOTAL	\$81,267,955,618	\$42,750,709,385	\$22,246,345,894	\$4,048,797,560	\$22,358,252,203	112.5%	85.0%

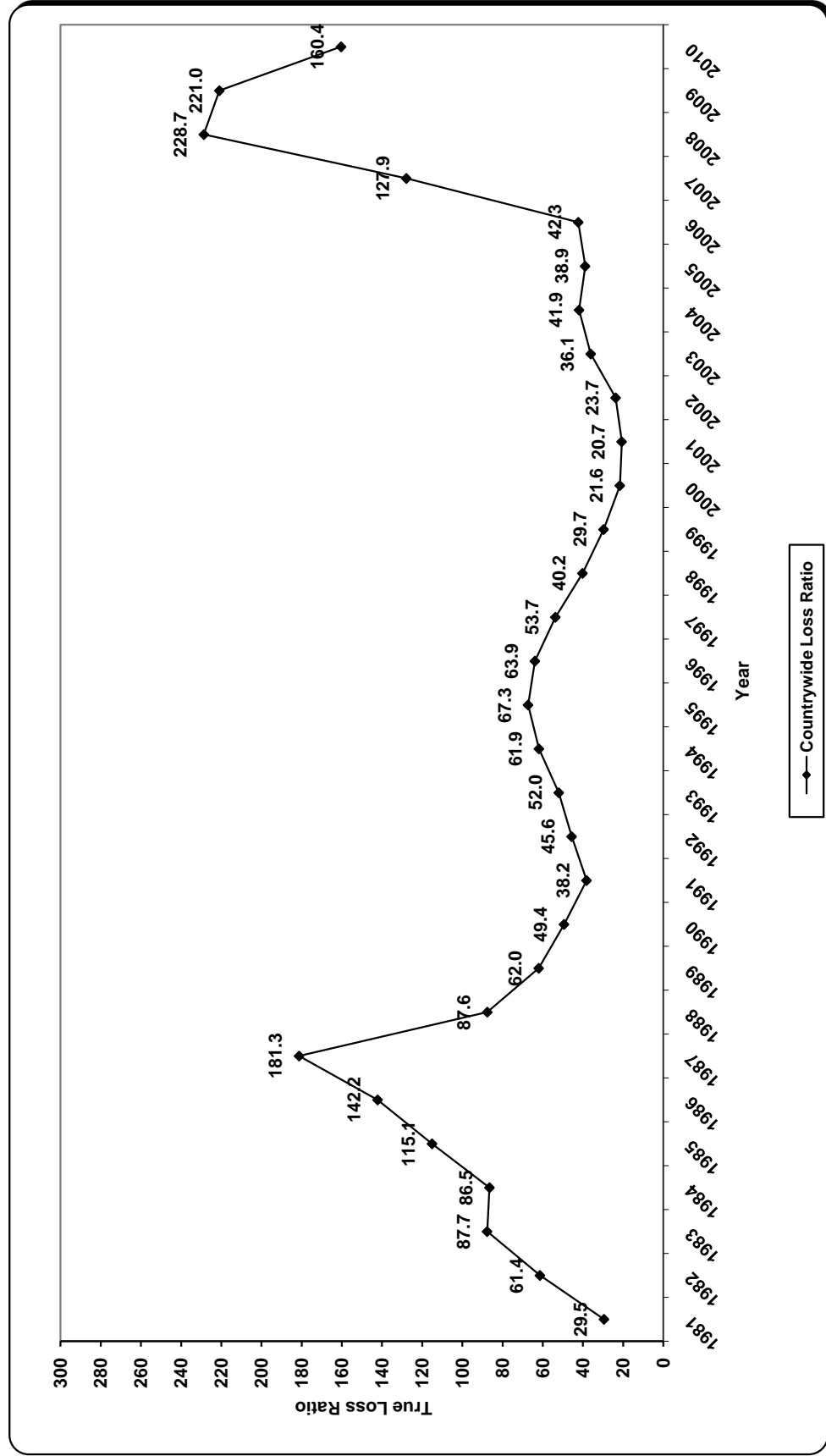
LOSS RATIO OF MISSOURI RESIDENTIAL MORTGAGE GUARANTY BUSINESS

1981-2010

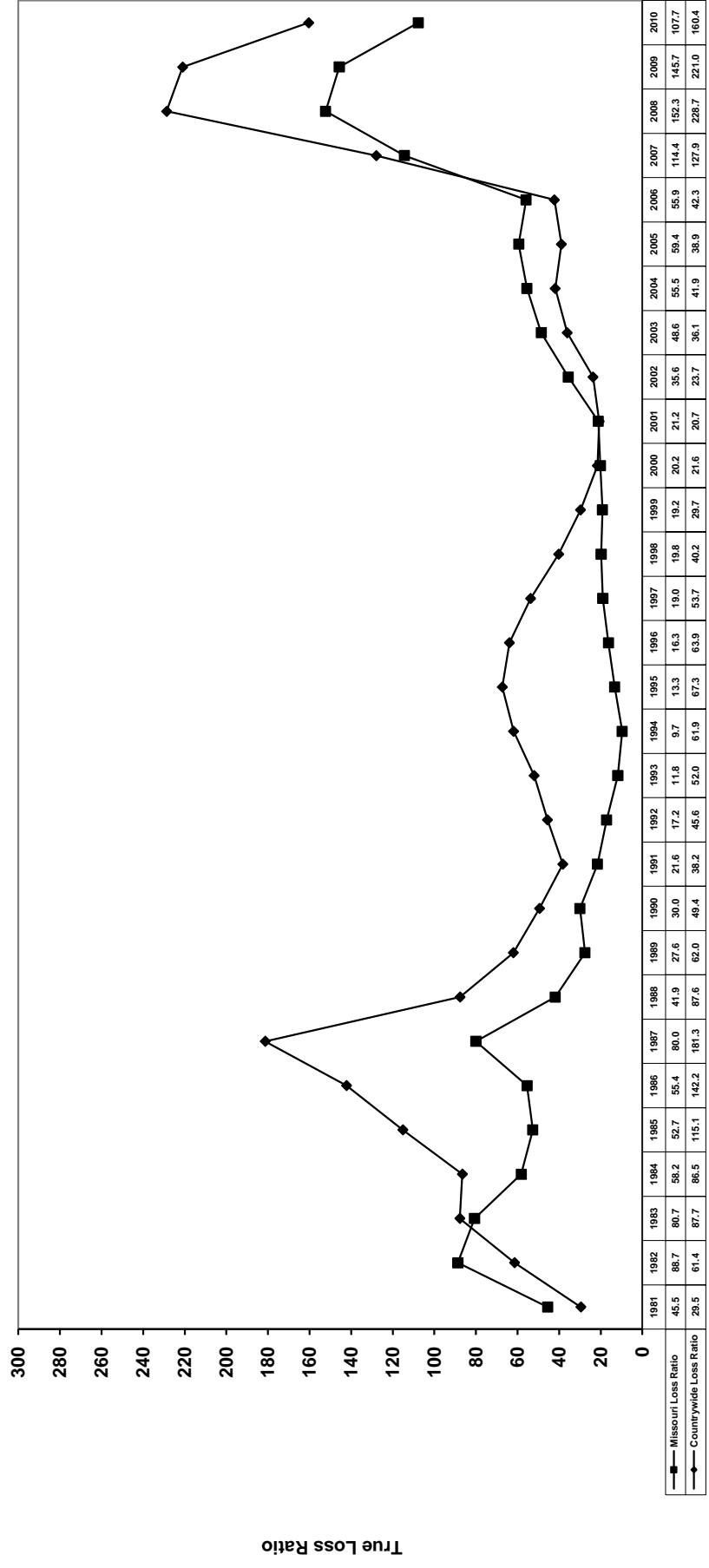


LOSS RATIO OF COUNTRYWIDE RESIDENTIAL MORTGAGE GUARANTY BUSINESS

1981-2010



INSURERS WRITING RESIDENTIAL MORTGAGE GUARANTY BUSINESS IN MISSOURI Missouri (MO) vs. Countrywide (CW) Experience 1981-2010



SECTION II

RESIDENTIAL MORTGAGE GUARANTY EXPERIENCE BY COMPANY

CMG Mortgage Assurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1988	\$60	\$0	\$0	\$0	\$28	46.7%	0.0%
1989	\$53	\$0	-\$3	\$0	\$16	24.5%	-5.7%
1990	\$51	\$0	\$0	\$0	\$25	49.0%	0.0%
1991	\$50	\$0	\$0	\$0	\$0	0.0%	0.0%
1992	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1993	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1994	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1995	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1996	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1997	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1998	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1999	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2000	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2001	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2002	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2003	\$73	\$0	\$0	\$0	\$93	127.4%	0.0%
2004	\$1,072	\$0	\$0	\$154	\$1,129	119.7%	14.4%
2005	\$98	\$0	\$0	\$28	\$20	49.0%	28.6%
2006	\$523	\$0	\$0	\$202	\$769	185.7%	38.6%
2007	\$1,168	\$0	\$0	\$882	\$1,872	235.8%	75.5%
2008	\$988	\$0	\$0	\$0	\$1,675	169.5%	0.0%
2009	\$1,078	\$0	\$0	\$0	-\$118	-10.9%	0.0%
2010	\$1,820	\$0	\$0	\$0	-\$1,557	-85.5%	0.0%
TOTAL	\$7,034	\$0	-\$3	\$1,266	\$3,952	74.1%	18.0%

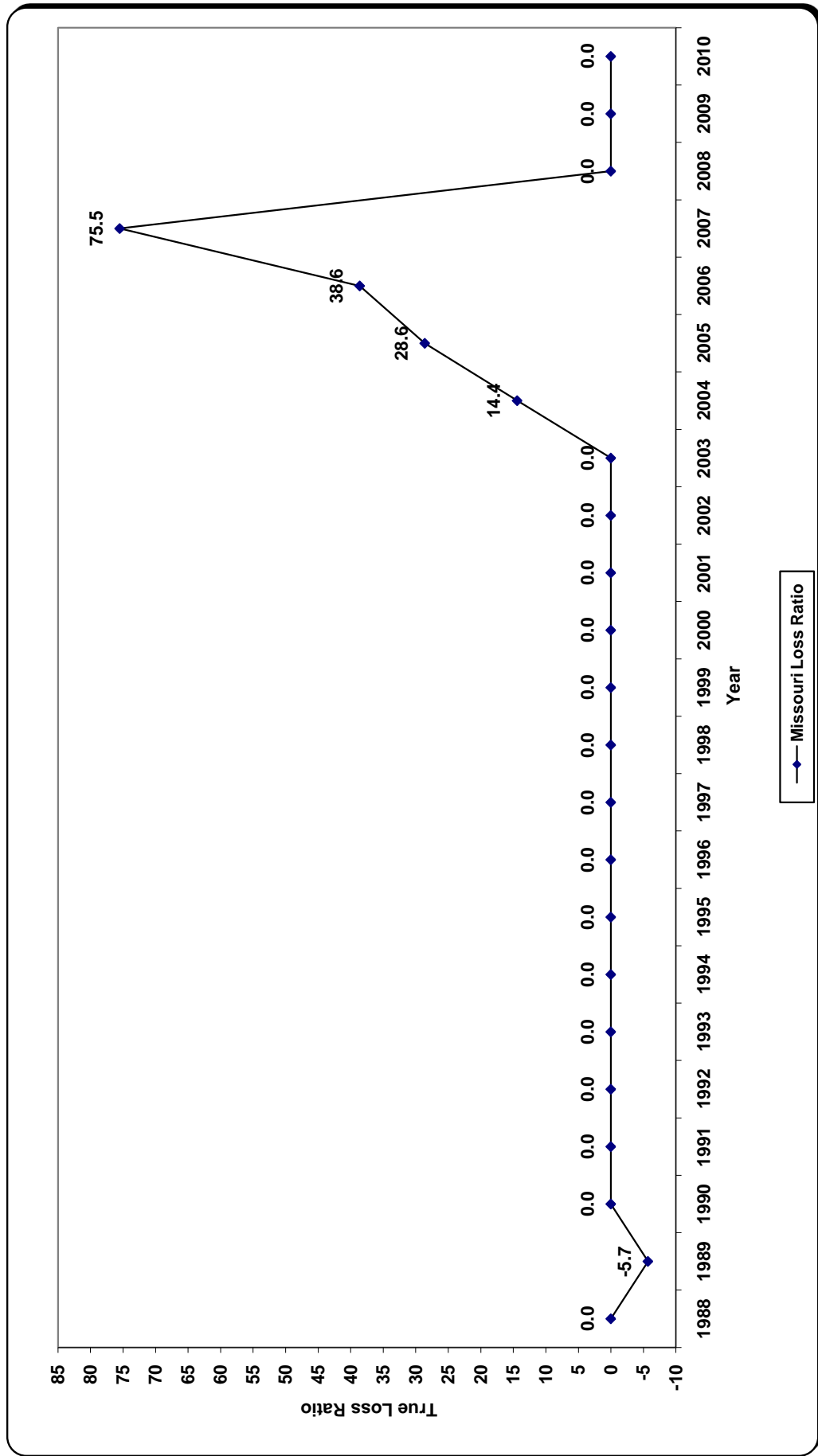
CMG Mortgage Assurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1988	\$556,956	\$190,960	-\$939,048	-\$925,825	\$278,479	-250.5%	-300.5%
1989	\$331,995	\$151,866	-\$20,000	\$0	\$100,531	70.0%	39.7%
1990	\$218,426	\$153,072	-\$153,000	\$0	\$109,214	50.0%	0.0%
1991	\$139,365	\$16,470	\$129,402	\$0	\$69,682	154.7%	104.7%
1992	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1993	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1994	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1995	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1996	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1997	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1998	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1999	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2000	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2001	\$2,054	\$0	\$0	\$0	\$0	0.0%	0.0%
2002	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2003	\$168,810	\$0	\$0	\$0	\$214,299	126.9%	0.0%
2004	\$365,760	\$31,817	\$0	\$54,000	\$385,179	128.8%	23.5%
2005	\$445,769	\$195,939	\$0	\$134,000	\$89,747	94.1%	74.0%
2006	\$582,120	\$259,984	\$0	\$221,000	\$889,124	235.4%	82.6%
2007	\$719,739	\$441,360	\$0	\$541,000	\$1,153,652	296.8%	136.5%
2008	\$505,051	\$225,368	\$9,000	\$0	\$855,896	215.9%	46.4%
2009	\$395,049	\$811,360	-\$265,000	\$0	-\$285,278	66.1%	138.3%
2010	\$319,043	\$626,399	\$430,000	\$0	-\$570,618	152.3%	331.1%
TOTAL	\$4,750,137	\$3,104,595	-\$808,646	\$24,175	\$3,289,907	118.1%	48.8%

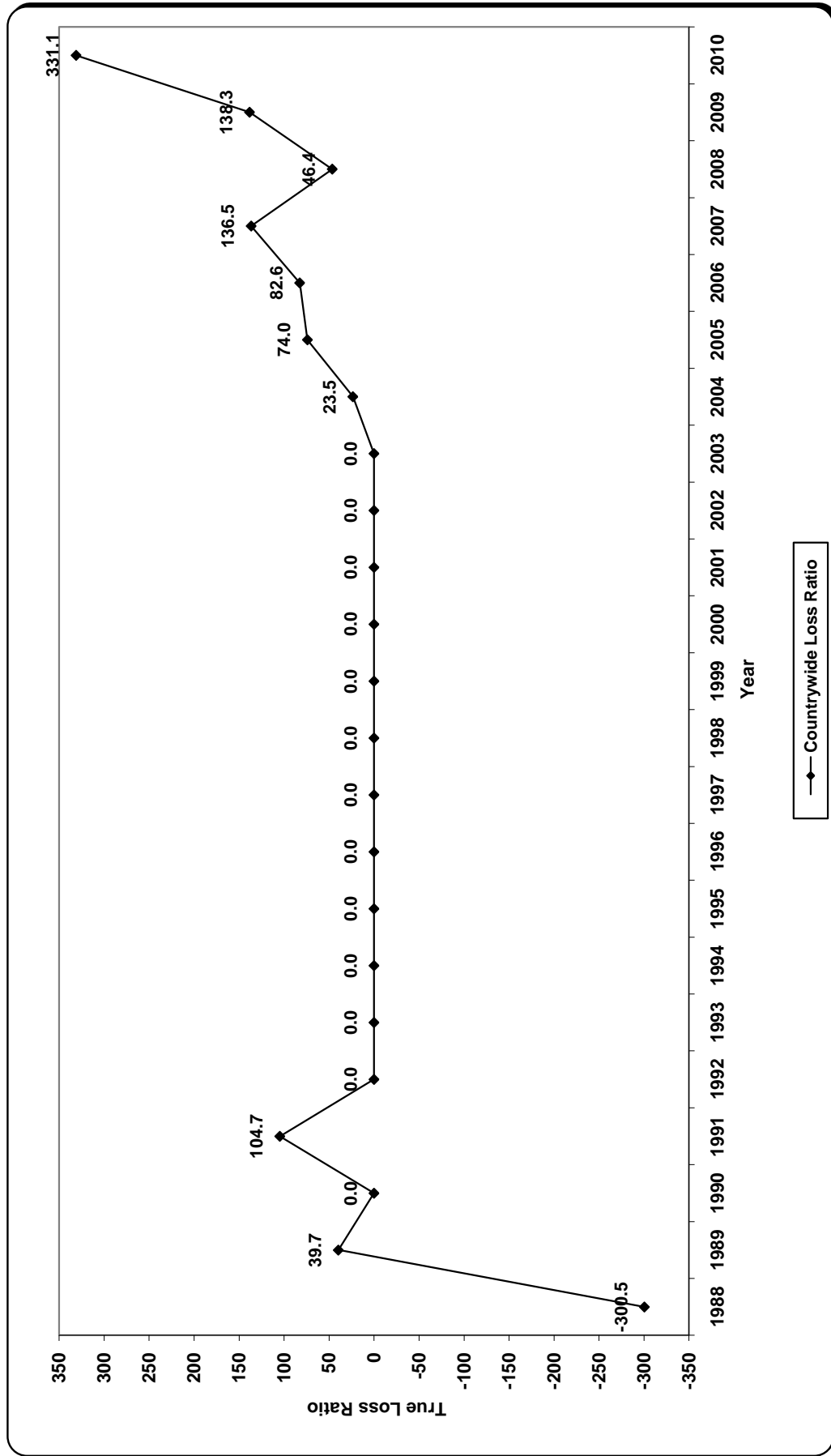
CMG MORTGAGE ASSURANCE COMPANY

Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for years 1980 - 1987 and years 1992 - 2002

CMG MORTGAGE ASSURANCE COMPANY Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for years 1980 - 1987 and 1992 - 2000 and 2002

CMG Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$173,068	\$78,402	\$38,000	-\$18,000	\$86,534	106.9%	56.9%
1982	\$151,014	\$48,178	\$43,477	\$14,324	\$0	70.2%	70.2%
1983	\$203,052	\$59,880	\$51,163	\$0	\$11,111	60.2%	54.7%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1985	\$400,205	\$140,211	\$55,618	\$45,268	-\$30,429	52.6%	60.2%
1986	\$349,052	\$160,184	\$34,823	\$29,983	\$99,243	92.9%	64.5%
1987	\$302,374	\$279,302	\$153,860	\$140,410	\$13,810	194.3%	189.7%
1988	\$329,567	\$336,014	\$92,820	\$74,472	\$17,622	158.1%	152.7%
1989	\$234,692	\$533,652	-\$682,862	\$0	-\$2,874,706	-1288.5%	-63.6%
1990	\$399,390	\$364,059	-\$75,155	\$0	-\$100,974	47.1%	72.3%
1991	\$338,843	\$20,383	-\$24,443	\$0	\$0	-1.2%	-1.2%
1992	\$34,004	\$13,013	-\$29,689	\$0	\$0	-49.0%	-49.0%
1993	\$23,349	\$2,990	\$2,713	\$3,318	\$11,675	88.6%	38.6%
1994	\$615	\$0	\$9,476	-\$3,216	-\$62,824	-9197.4%	1017.9%
1995	\$20,639	\$0	-\$12,169	-\$122	\$153,983	686.5%	-59.6%
1996	\$88,755	\$0	\$0	\$0	\$2,300,753	2592.3%	0.0%
1997	\$189,225	\$12,528	\$9,156	\$1,326	\$94,613	62.2%	12.2%
1998	\$328,575	\$0	\$20,286	\$2,942	\$479,713	153.1%	7.1%
1999	\$437,712	\$17,902	\$26,792	\$3,883	\$641,969	157.8%	11.1%
2000	\$597,027	\$9,197	\$53,407	\$7,744	\$908,734	164.0%	11.8%
2001	\$643,133	\$32,948	\$178,573	\$26,786	\$1,048,809	200.1%	37.1%
2002	\$656,907	\$57,458	\$76,057	\$11,625	\$1,209,711	206.2%	22.1%
2003	\$762,317	\$47,380	\$134,340	\$33,585	\$1,659,770	246.0%	28.2%
2004	\$1,008,308	\$90,035	\$144,961	\$46,387	\$2,307,214	256.7%	27.9%
2005	\$1,180,902	\$76,835	\$258,177	\$82,060	\$2,881,706	279.3%	35.3%
2006	\$1,347,810	\$371,523	\$199,331	\$31,135	\$3,503,015	304.6%	44.7%
2007	\$1,675,381	\$139,498	\$379,830	\$107,748	\$4,328,986	295.8%	37.4%
2008	\$2,060,082	\$497,799	\$670,854	\$99,983	\$4,451,229	277.7%	61.6%
2009	\$2,171,831	\$871,141	\$546,997	-\$26,925	-\$1,047,417	15.8%	64.1%
2010	\$2,019,874	\$2,018,446	\$223,861	\$6,972	-\$1,013,218	61.2%	111.4%
TOTAL	\$18,127,703	\$6,278,958	\$2,580,254	\$721,688	\$21,080,632	169.1%	52.9%

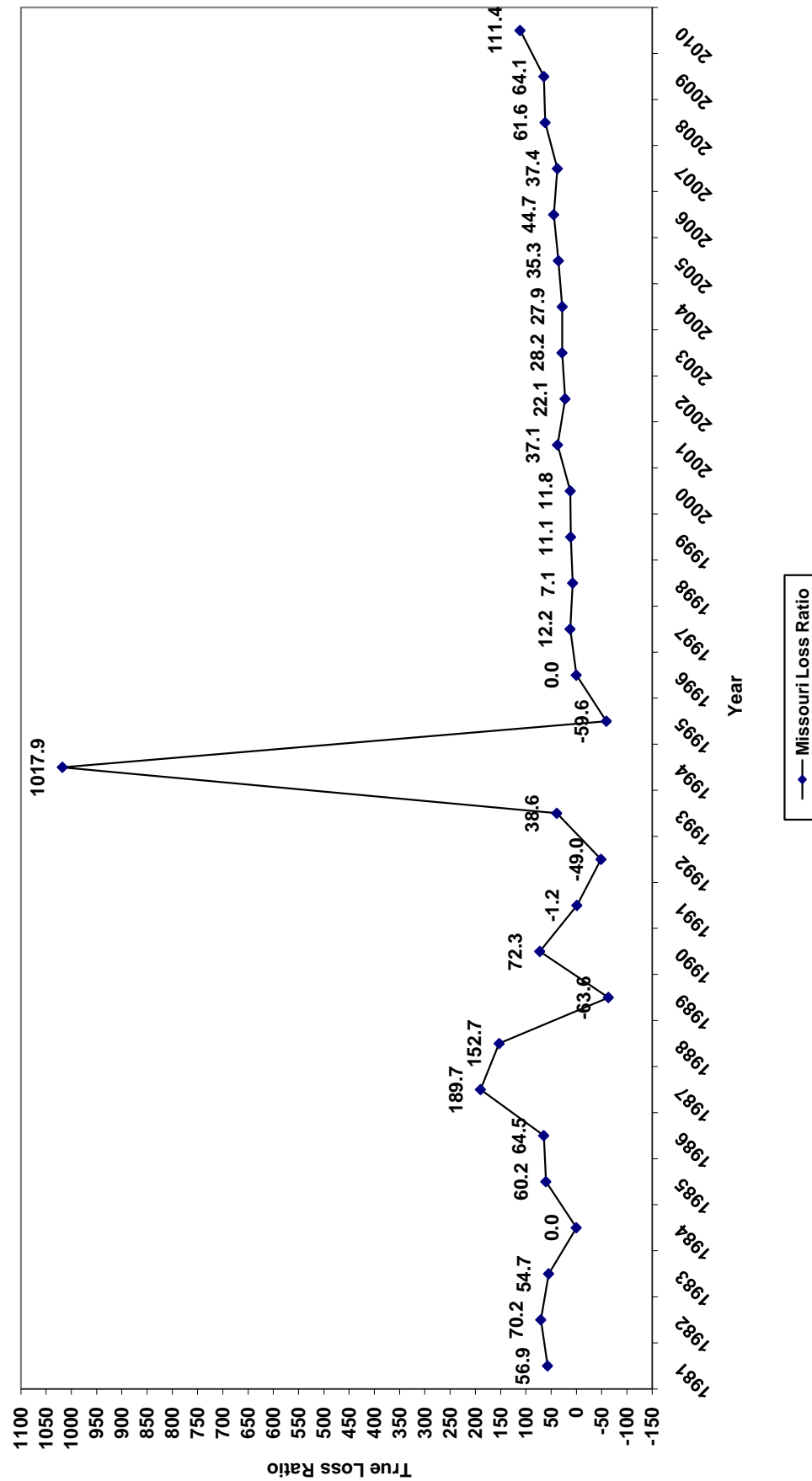
CMG Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$18,178,179	\$3,392,068	\$7,101,827	\$1,885,000	\$9,359,089	119.6%	68.1%
1982	\$18,021,870	\$7,454,242	\$5,185,000	\$1,709,411	\$0	79.6%	79.6%
1983	\$25,709,339	\$13,765,121	\$6,478,000	\$1,406,853	\$0	84.2%	84.2%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1985	\$40,964,459	\$26,929,380	\$11,470,500	\$8,876,600	-\$3,114,750	107.8%	115.4%
1986	\$36,993,190	\$35,791,422	\$7,738,471	\$6,662,871	-\$10,557,757	107.1%	135.7%
1987	\$25,319,130	\$33,458,331	-\$18,537,315	-\$16,916,815	\$1,160,511	-3.3%	-7.9%
1988	\$18,102,840	\$25,953,267	-\$7,195,385	-\$5,773,000	\$968,228	77.1%	71.7%
1989	\$14,088,095	\$23,870,109	-\$3,103,920	\$0	-\$13,066,847	54.7%	147.4%
1990	\$11,901,788	\$27,130,750	-\$5,608,550	\$0	-\$7,535,356	117.5%	180.8%
1991	\$9,726,575	\$14,956,328	-\$17,935,694	\$0	\$90,617	-29.7%	-30.6%
1992	\$4,425,672	\$7,716,495	-\$5,157,731	\$0	-\$25,270,816	-513.2%	57.8%
1993	\$3,074,760	\$2,818,041	\$1,555,278	\$1,928,472	\$10,795,376	556.0%	205.0%
1994	\$143,198	\$1,110,051	\$936,250	-\$1,903,000	-\$282,547	-97.2%	100.1%
1995	\$1,154,214	\$465,461	-\$465,461	\$0	\$536,189	46.5%	0.0%
1996	\$4,733,423	\$220,200	\$1,833,197	\$25,000	\$13,232,924	323.5%	43.9%
1997	\$10,167,469	\$242,580	\$753,566	\$62,500	\$4,648,599	56.1%	10.4%
1998	\$17,768,687	\$436,674	\$1,435,567	\$185,791	\$25,941,894	157.6%	11.6%
1999	\$25,638,967	\$817,988	\$1,707,936	\$247,419	\$37,603,284	157.5%	10.8%
2000	\$32,915,454	\$843,107	\$2,070,090	\$300,163	\$50,100,627	162.0%	9.8%
2001	\$38,424,069	\$1,210,966	\$3,992,802	\$598,920	\$62,661,238	178.2%	15.1%
2002	\$43,586,393	\$1,558,792	\$4,920,621	\$756,477	\$80,265,450	200.8%	16.6%
2003	\$46,143,629	\$3,135,919	\$5,093,334	\$1,323,334	\$100,467,068	238.4%	20.7%
2004	\$54,712,990	\$5,350,322	\$6,862,391	\$2,245,964	\$125,194,463	255.2%	26.4%
2005	\$62,545,762	\$5,211,375	\$7,936,765	\$2,522,642	\$152,627,802	269.1%	25.1%
2006	\$69,630,617	\$6,739,669	\$9,993,356	\$1,560,950	\$180,972,887	286.2%	26.3%
2007	\$81,856,319	\$11,775,991	\$18,336,809	\$5,201,675	\$211,507,002	301.5%	43.1%
2008	\$97,727,555	\$24,909,460	\$44,666,824	\$7,192,522	\$211,160,392	294.6%	78.6%
2009	\$103,422,185	\$51,778,653	\$88,010,628	\$4,580,025	-\$49,458,207	91.8%	139.6%
2010	\$95,342,834	\$121,083,877	\$16,421,243	\$125,779	-\$48,860,484	93.1%	144.4%
TOTAL	\$1,012,419,662	\$460,126,639	\$196,496,399	\$24,805,553	\$1,121,146,876	178.0%	67.3%

CMG MORTGAGE INSURANCE COMPANY

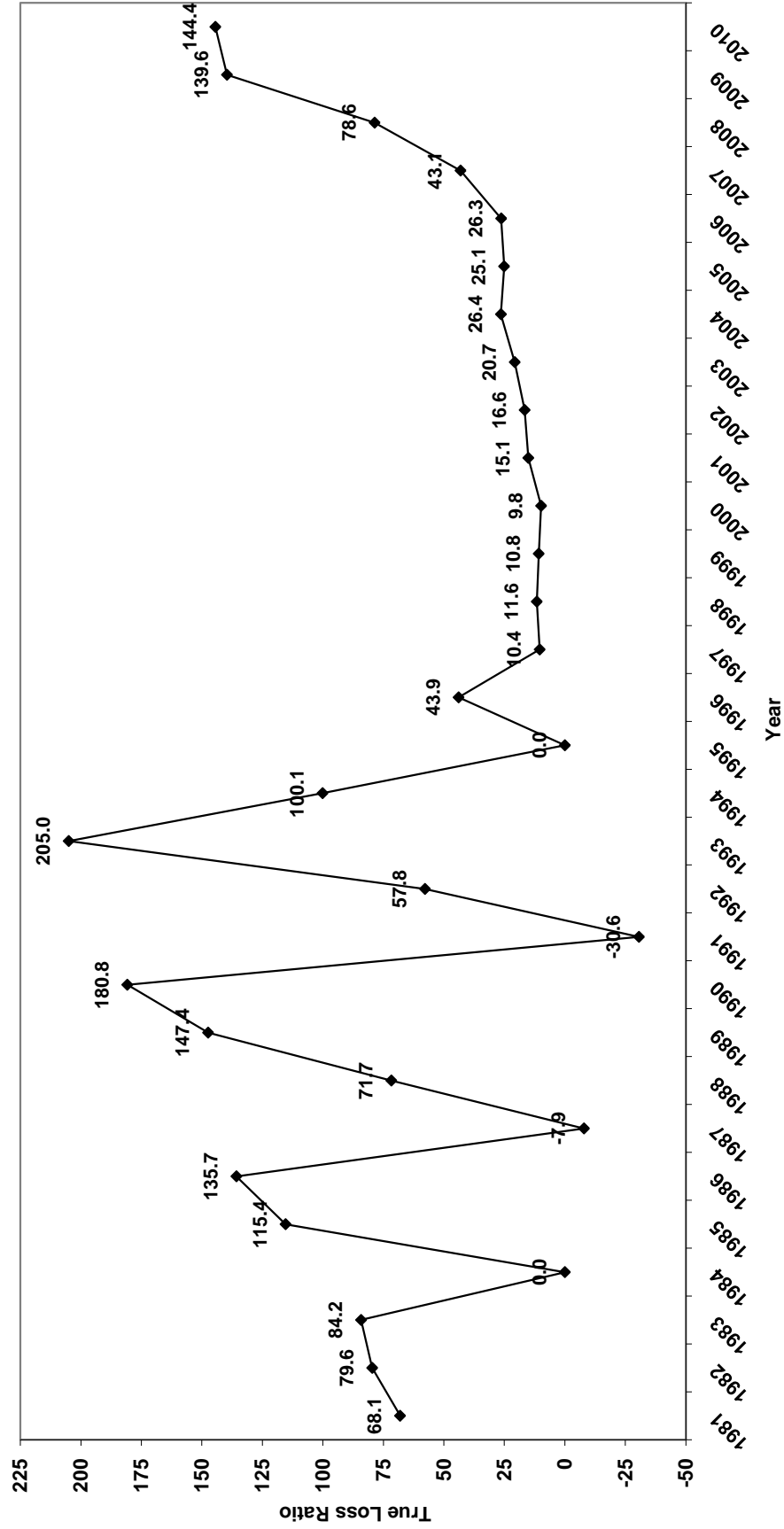
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for 1984

CMG MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business in 1984

Essent Guaranty, Inc.

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2010	\$3,094.00	\$0.00	\$0.00	\$0.00	\$1,505.00	48.6%	0.0%
TOTAL	\$3,094.00	\$0.00	\$0.00	\$0.00	\$1,505.00	48.6%	0.0%

Essent Guaranty, Inc.

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2010	\$210,116	\$0	\$0	\$0	\$98,631	46.9%	0.0%
TOTAL	\$210,116	\$0	\$0	\$0	\$98,631	46.9%	0.0%

Genworth Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1983	\$16,548	\$0	-\$980	\$0	\$8,274	44.1%	-5.9%
1984	\$267,399	\$79,338	\$49,149	\$3,243	\$10,448	53.2%	49.3%
1985	\$216,930	\$58,406	-\$39,248	-\$2,740	\$108,465	57.6%	7.6%
1986	\$2,005,624	\$226,450	-\$46,027	-\$14,499	\$1,002,812	58.3%	8.3%
1987	\$2,749,616	\$450,578	\$340,617	-\$58,977	\$473,559	43.9%	26.6%
1988	\$3,678,345	\$500,681	\$356,188	-\$53,542	\$1,839,173	71.8%	21.8%
1989	\$4,087,794	\$739,403	\$123,650	\$36,822	\$2,195,840	75.7%	22.0%
1990	\$4,437,791	\$731,596	\$158,633	\$83,186	\$2,218,896	71.9%	21.9%
1991	\$4,861,174	\$1,056,215	\$24,141	\$9,328	\$2,430,587	72.4%	22.4%
1992	\$5,305,536	\$933,184	\$159,511	\$22,785	\$2,652,768	71.0%	21.0%
1993	\$5,885,365	\$793,026	\$186,874	\$7,101	\$2,717,460	62.9%	16.8%
1994	\$6,485,331	\$591,860	\$199,600	\$20,056	\$61,948	13.5%	12.5%
1995	\$8,725,950	\$561,546	\$191,346	-\$29,635	\$1,180,297	21.8%	8.3%
1996	\$10,581,442	\$820,788	\$125,987	\$38,966	-\$2,618,695	-15.4%	9.3%
1997	\$11,372,810	\$1,418,655	-\$309,021	\$10,601	-\$4,063,343	-25.9%	9.9%
1998	\$11,348,034	\$1,434,676	-\$312,294	-\$60,751	-\$5,267,910	-37.1%	9.4%
1999	\$10,972,147	\$1,500,122	-\$734,216	-\$106,733	-\$4,913,283	-38.8%	6.0%
2000	\$12,109,464	\$1,216,515	-\$611,417	-\$259,055	-\$5,347,462	-41.3%	2.9%
2001	\$12,319,699	\$911,371	\$342,791	\$13,443	-\$5,259,651	-32.4%	10.3%
2002	\$12,344,285	\$1,623,198	-\$953,349	-\$188,880	-\$4,937,135	-36.1%	3.9%
2003	\$12,477,664	\$2,041,089	-\$318,065	-\$28,851	-\$4,601,112	-23.3%	13.6%
2004	\$12,030,013	\$2,859,985	-\$277,189	-\$21,149	-\$12,466,093	-82.3%	21.3%
2005	\$11,337,411	\$3,074,628	-\$540,218	-\$33,668	\$4,134,473	58.5%	22.1%
2006	\$11,860,915	\$3,550,480	-\$11,516	\$67,476	-\$1,841,148	14.9%	30.4%
2007	\$14,779,819	\$4,684,016	\$3,620,571	\$314,013	-\$4,573,192	27.4%	58.3%
2008	\$18,112,605	\$10,279,850	\$11,675,054	\$1,066,460	\$12,741,514	197.4%	127.1%
2009	\$16,363,864	\$14,318,851	\$7,936,832	\$287,047	-\$17,201,190	32.6%	137.8%
2010	\$14,386,925	\$23,190,404	-\$3,389,404	\$966,571	-\$19,922,470	5.9%	144.4%
TOTAL	\$241,120,500	\$79,646,911	\$17,948,000	\$2,088,618	-\$59,236,170	16.8%	41.3%

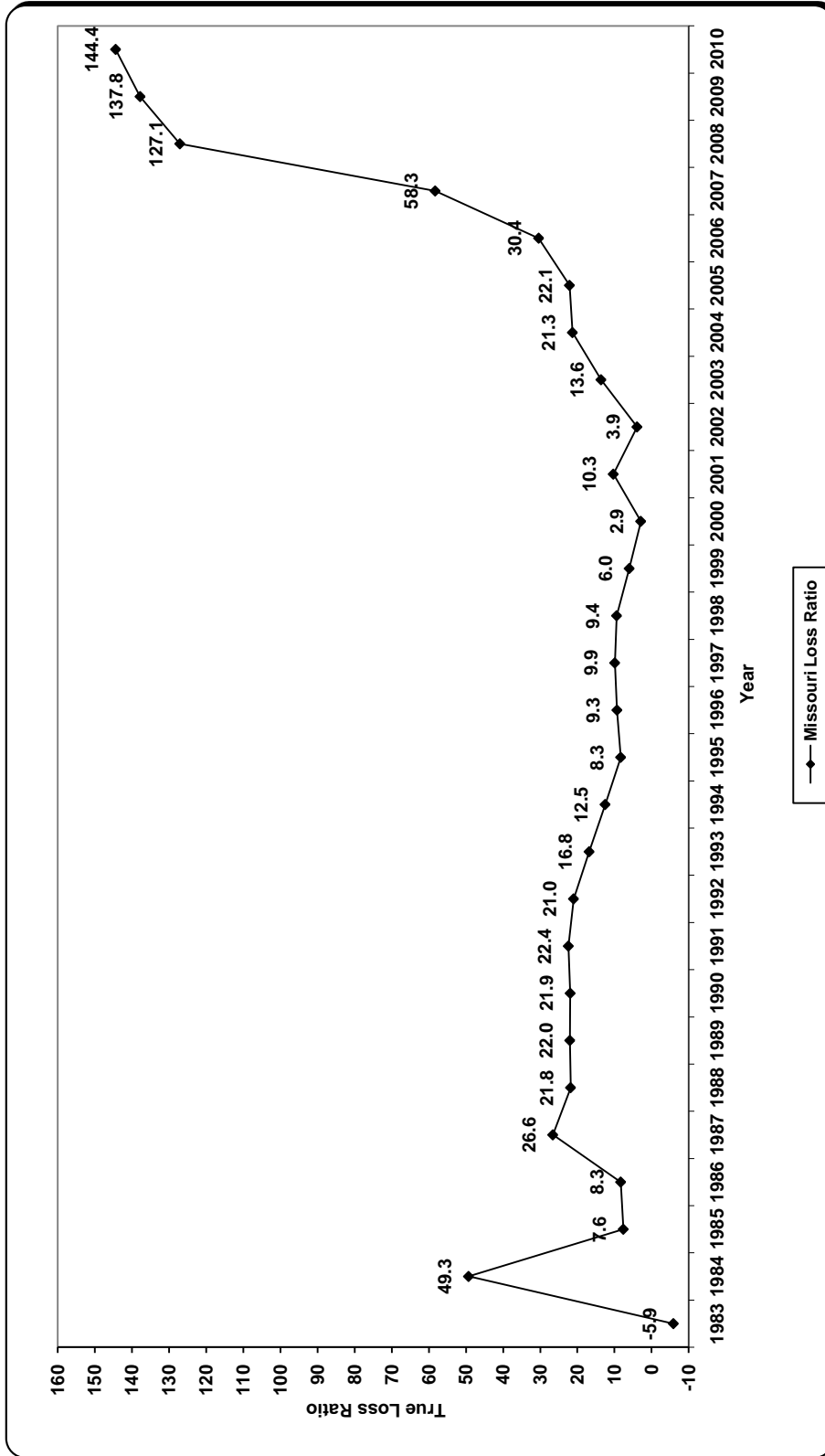
Genworth Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1983	\$3,512,625	\$1,059,798	\$1,908,084	-\$240,627	\$1,756,313	127.6%	77.6%
1984	\$15,073,909	\$17,907,588	\$1,888,018	-\$313,634	\$591,754	133.2%	129.2%
1985	\$12,193,802	\$15,977,172	-\$2,318,985	-\$141,413	\$985,643	118.9%	110.8%
1986	\$97,125,126	\$35,184,501	\$41,602,580	\$12,765,611	\$48,562,563	142.2%	92.2%
1987	\$124,039,928	\$67,250,508	\$17,030,862	-\$2,948,850	\$23,677,937	84.7%	65.6%
1988	\$147,204,725	\$81,476,576	\$6,102,693	-\$1,048,470	\$35,739,343	83.1%	58.8%
1989	\$184,403,857	\$112,018,430	\$13,416	\$3,214,083	\$61,771,089	96.0%	62.5%
1990	\$215,732,882	\$70,099,221	\$16,906,005	\$8,865,361	\$83,896,462	83.3%	44.4%
1991	\$269,686,723	\$76,368,997	\$51,180,223	\$19,775,362	\$76,478,948	83.0%	54.6%
1992	\$352,862,508	\$113,179,326	\$77,773,326	\$11,109,413	\$92,037,292	83.3%	57.3%
1993	\$472,759,930	\$262,456,800	\$63,088,126	\$2,397,439	\$217,396,810	115.4%	69.4%
1994	\$532,170,622	\$416,547,961	\$99,605,315	\$10,008,444	\$5,083,553	99.8%	98.9%
1995	\$621,766,417	\$406,700,036	\$60,171,663	-\$9,319,130	\$129,030,431	94.3%	73.6%
1996	\$674,085,697	\$396,076,638	\$22,936,248	\$7,093,898	-\$166,822,716	38.5%	63.2%
1997	\$700,456,178	\$385,160,696	-\$44,495,136	\$1,526,433	-\$250,262,992	13.1%	48.9%
1998	\$675,143,427	\$253,510,435	-\$33,545,205	-\$6,525,593	-\$313,410,643	-14.8%	31.6%
1999	\$638,436,267	\$152,806,581	-\$75,614,079	-\$10,991,969	-\$285,889,196	-34.4%	10.4%
2000	\$655,836,139	\$109,570,886	-\$60,615,912	-\$25,682,738	-\$289,613,063	-40.6%	3.5%
2001	\$674,112,765	\$80,341,050	\$24,893,842	\$976,215	-\$287,799,054	-26.9%	15.8%
2002	\$661,582,551	\$86,234,317	-\$52,857,617	-\$10,472,299	-\$264,602,006	-36.5%	3.5%
2003	\$632,615,957	\$95,503,946	-\$18,363,760	-\$1,665,747	-\$233,275,770	-24.9%	11.9%
2004	\$593,253,971	\$124,354,142	-\$16,059,145	-\$1,225,269	-\$614,759,034	-85.6%	18.0%
2005	\$552,214,361	\$130,829,906	-\$26,310,227	-\$1,639,737	\$201,378,894	55.1%	18.6%
2006	\$549,511,108	\$120,876,807	-\$538,603	\$3,155,823	-\$85,299,601	7.0%	22.5%
2007	\$680,229,680	\$170,542,451	\$189,904,538	\$16,470,485	-\$210,477,618	24.5%	55.4%
2008	\$804,552,101	\$420,008,578	\$994,532,326	\$90,845,739	-\$375,789,628	140.4%	187.1%
2009	\$672,442,690	\$914,149,910	\$326,183,934	\$11,796,904	-\$706,851,065	81.1%	186.2%
2010	\$603,496,846	\$1,271,389,999	\$211,368,524	-\$60,276,874	-\$835,699,636	97.2%	235.7%
TOTAL	\$12,816,502,792	\$6,387,583,256	\$1,876,371,054	\$67,508,860	-\$3,942,164,990	34.2%	65.0%

GENWORTH MORTGAGE INSURANCE COMPANY

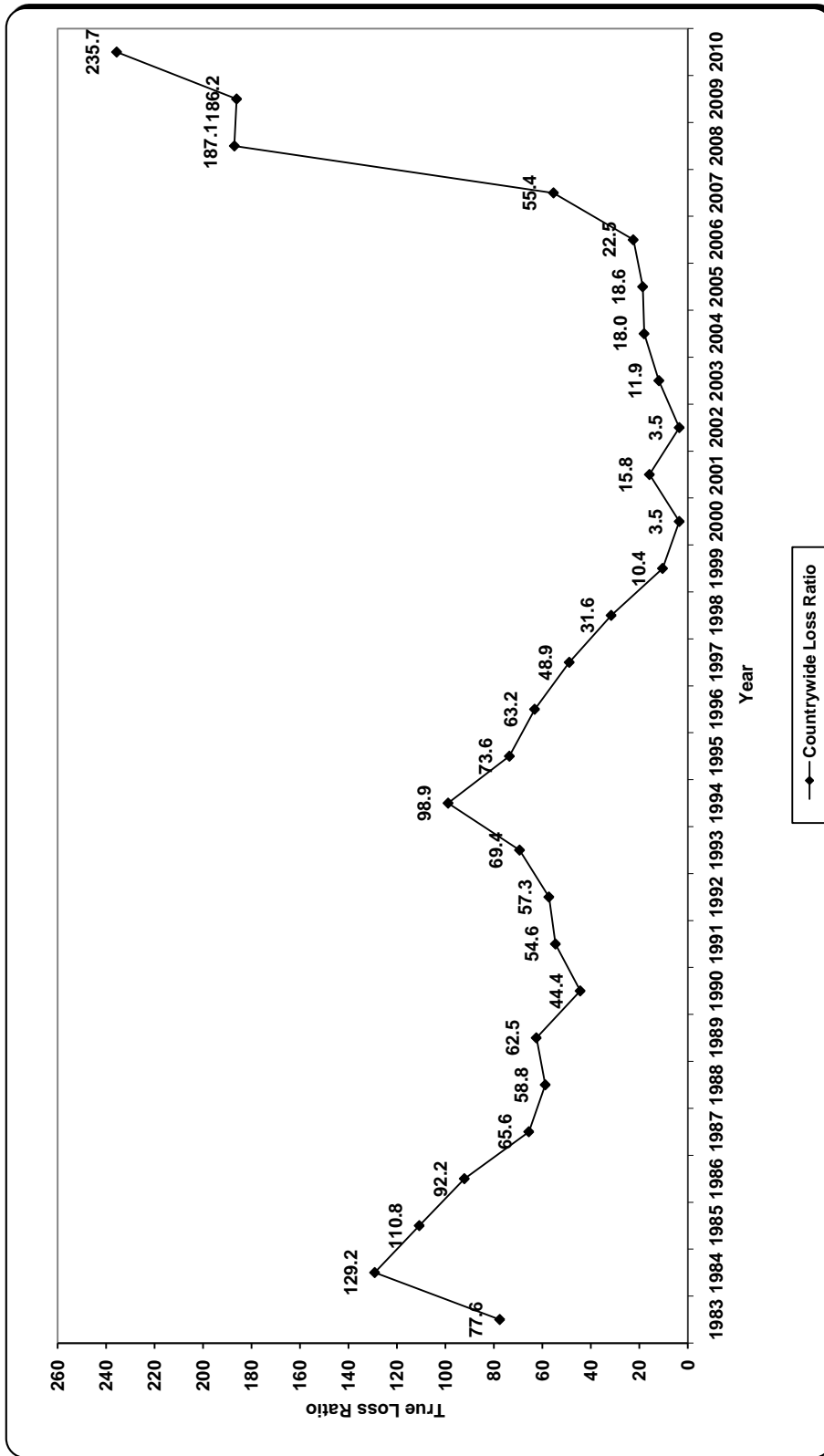
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for years 1981 - 1982

GENWORTH MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for years 1981 - 1982

Genworth Residential Mortgage Assurance Corporation

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$739,398	\$260,022	\$24,400	\$0	\$369,699	88.5%	38.5%
1982	\$953,114	\$534,169	\$173,500	\$0	\$102,478	85.0%	74.2%
1983	\$1,038,979	\$536,957	-\$75,800	\$0	\$519,490	94.4%	44.4%
1984	\$1,671,012	\$604,311	\$193,700	\$0	\$193,700	59.3%	47.8%
1985	\$2,284,330	\$568,276	\$67,700	\$0	\$1,142,165	77.8%	27.8%
1986	\$2,545,528	\$635,039	\$238,900	\$0	\$1,272,764	84.3%	34.3%
1987	\$2,520,494	\$756,369	\$61,900	\$0	\$1,260,247	82.5%	32.5%
1988	\$2,225,906	\$588,414	-\$17,300	\$0	\$1,112,953	75.7%	25.7%
1989	\$2,017,765	\$586,728	\$1,600	\$0	\$1,008,883	79.2%	29.2%
1990	\$1,828,550	\$680,064	-\$46,000	\$0	\$914,275	84.7%	34.7%
1991	\$1,390,909	\$525,716	-\$6,800	\$0	\$695,455	87.3%	37.3%
1992	\$1,163,569	\$556,622	-\$164,600	\$0	\$581,785	83.7%	33.7%
1993	\$862,903	\$383,471	-\$57,411	\$59,945	\$0	44.7%	44.7%
1994	\$576,885	\$358,503	-\$63,560	-\$11,491	\$0	49.1%	49.1%
1995	\$451,503	\$169,502	-\$20,711	-\$10,648	\$0	30.6%	30.6%
1996	\$356,470	\$113,749	\$40,239	\$9,723	\$0	45.9%	45.9%
1997	\$268,695	\$102,744	-\$86,914	-\$10,355	-\$63,434	-21.6%	2.0%
1998	\$202,032	\$77,906	-\$51,955	-\$8,195	-\$39,733	-10.9%	8.8%
1999	\$140,172	\$25,288	-\$105,140	-\$15,654	-\$22,474	-84.2%	-68.1%
2000	\$95,578	\$37,772	-\$81,890	-\$16,777	-\$7,767	-71.8%	-63.7%
2001	\$56,446	-\$9,721	-\$25,903	-\$2,496	\$5,141	-58.4%	-67.5%
2002	\$33,142	\$24,777	-\$22,147	-\$2,710	\$7,211	21.5%	-0.2%
2003	\$16,072	-\$1,130	-\$8,774	-\$603	\$7,373	-19.5%	-65.4%
2004	\$9,154	-\$983	-\$3,837	-\$267	-\$5,546	-116.2%	-55.6%
2005	\$6,440	-\$772	-\$2,864	-\$235	-\$5,224	-141.2%	-60.1%
2006	\$4,258	-\$528	-\$1,397	-\$74	\$191	-42.5%	-46.9%
2007	\$3,527	-\$222	-\$601	-\$64	-\$92,968	-2661.0%	-25.1%
2008	\$1,722	-\$525	-\$509	-\$32	-\$541	-93.3%	-61.9%
2009	\$1,267	\$0	\$0	\$0	-\$34,256	-2703.7%	0.0%
2010	\$905	\$0	\$0	\$0	-\$20,452	-2259.9%	0.0%
TOTAL	\$23,466,725	\$8,112,518	-\$42,174	-\$9,933	\$8,901,415	72.3%	34.3%

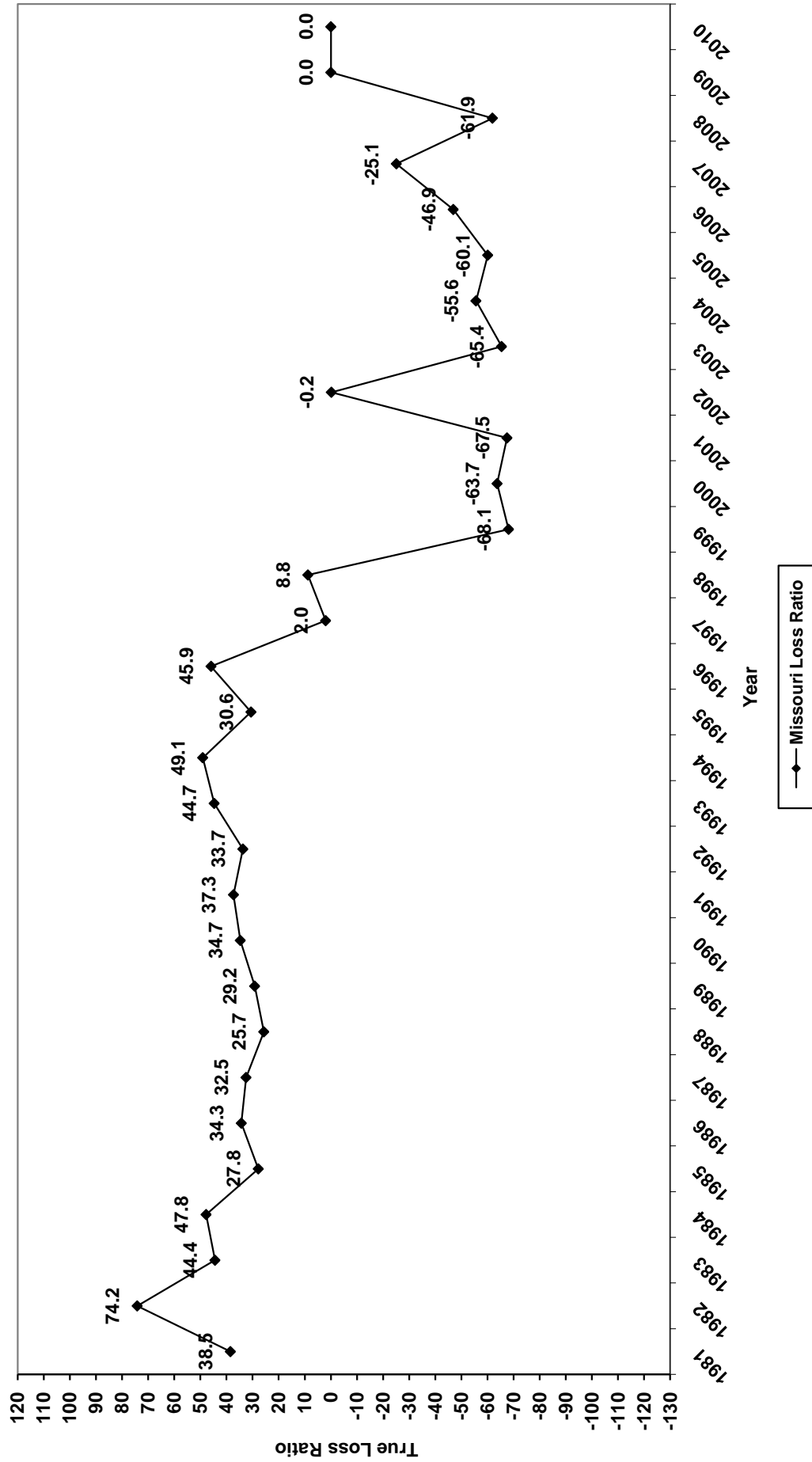
Genworth Residential Mortgage Assurance Corporation

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$37,090,574	\$7,291,220	\$2,748,000	\$0	\$17,130,077	73.3%	27.1%
1982	\$41,257,694	\$17,091,878	\$13,647,000	\$0	\$1,556,823	78.3%	74.5%
1983	\$53,896,465	\$28,299,189	\$2,840,000	\$0	\$14,672,805	85.0%	57.8%
1984	\$97,816,803	\$47,999,165	\$47,024,000	\$0	\$47,024,000	145.2%	97.1%
1985	\$121,397,924	\$86,878,231	\$16,999,000	\$0	\$5,156,991	89.8%	85.6%
1986	\$118,843,023	\$90,479,856	\$37,328,000	\$0	\$59,421,512	157.5%	107.5%
1987	\$130,074,283	\$153,241,173	\$48,895,000	\$3,853,000	\$65,037,142	208.4%	158.4%
1988	\$115,435,104	\$172,056,631	-\$41,189,000	-\$926,000	\$57,717,552	162.6%	112.6%
1989	\$92,258,631	\$138,171,155	-\$25,996,000	-\$792,000	\$46,279,316	170.9%	120.7%
1990	\$77,579,601	\$102,488,260	-\$28,805,000	-\$1,660,000	-\$5,596,207	85.6%	92.8%
1991	\$66,727,221	\$71,316,961	-\$10,871,000	\$0	\$33,363,611	140.6%	90.6%
1992	\$53,108,555	\$67,540,280	-\$16,119,000	\$0	\$0	96.8%	96.8%
1993	\$39,563,016	\$62,024,640	-\$6,965,685	\$6,666,501	\$0	156.0%	156.0%
1994	\$26,052,711	\$50,051,956	-\$10,805,023	-\$1,954,223	\$0	143.1%	143.1%
1995	\$20,464,892	\$27,622,695	-\$2,474,448	-\$1,272,145	\$0	116.7%	116.7%
1996	\$16,474,408	\$18,219,856	\$4,291,642	\$1,037,041	\$0	142.9%	142.9%
1997	\$13,133,587	\$16,340,531	-\$9,247,367	-\$1,101,712	-\$3,100,582	22.0%	45.6%
1998	\$9,721,057	\$11,281,526	-\$5,608,509	-\$884,588	-\$1,911,806	29.6%	49.3%
1999	\$6,968,655	\$7,378,770	-\$8,276,981	-\$1,232,372	-\$1,117,300	-46.6%	-30.6%
2000	\$4,332,176	\$6,859,991	-\$8,628,528	-\$1,767,705	-\$352,052	-89.8%	-81.6%
2001	\$2,434,904	\$1,808,814	-\$3,542,395	-\$341,290	\$221,752	-76.1%	-85.2%
2002	\$1,511,081	\$1,044,571	-\$2,601,729	-\$318,354	\$328,763	-102.4%	-124.1%
2003	\$833,096	\$587,028	-\$1,587,742	-\$109,076	\$382,198	-87.3%	-133.2%
2004	\$484,065	\$84,401	-\$769,639	-\$53,495	-\$293,267	-213.2%	-152.6%
2005	\$316,996	\$148,026	-\$338,661	-\$27,822	-\$257,149	-150.0%	-68.9%
2006	\$219,653	\$138,765	-\$431,693	-\$22,813	\$9,848	-139.3%	-143.7%
2007	\$163,457	\$90,535	-\$194,429	-\$20,830	-\$4,308,559	-2712.2%	-76.3%
2008	\$122,297	\$13,443	-\$87,030	-\$5,553	-\$3,255,343	-2726.5%	-64.7%
2009	\$95,423	-\$9,730	\$30,188	\$797	-\$2,579,956	-2681.4%	22.3%
2010	\$72,428	\$82,130	\$14,272	-\$4,172	-\$1,636,793	-2132.5%	127.3%
TOTAL	\$1,148,449,780	\$1,186,621,947	-\$10,722,757	-\$936,811	\$323,893,376	130.5%	102.3%

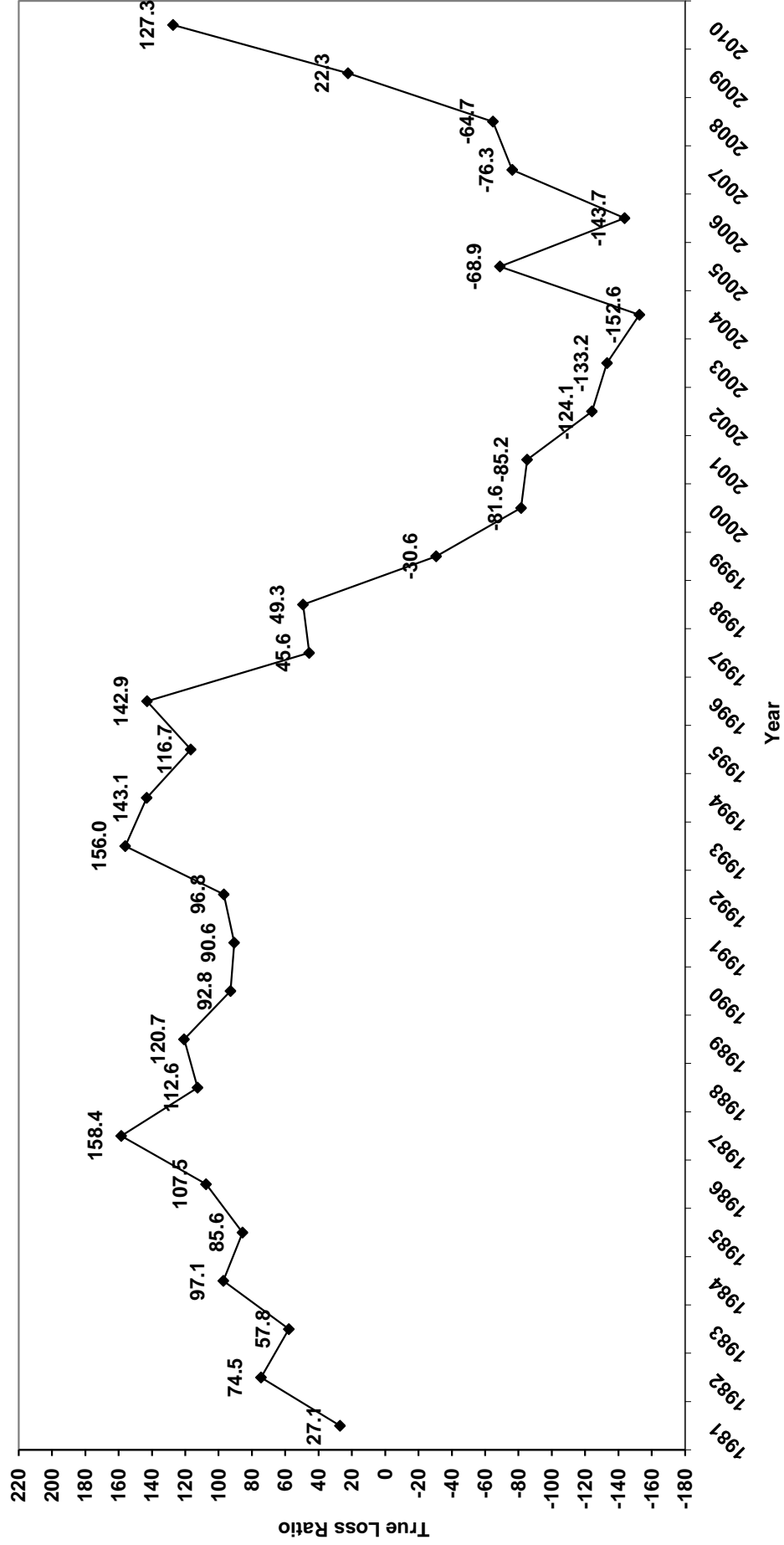
GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORPORATION

Loss Ratio of Missouri Residential Experience 1981-2010



GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORPORATION

Loss Ratio of Countrywide Residential Experience 1981-2010



Genworth Residential Mortgage Insurance Corporation Of North Carolina

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1984	\$4,657	\$0	\$0	\$0	\$0	0.0%	0.0%
1985	\$69,755	-\$513	\$0	\$0	\$34,878	49.3%	-0.7%
1986	\$39,493	\$0	\$0	\$0	\$19,747	50.0%	0.0%
1987	\$79,416	\$571	\$0	\$0	\$39,708	50.7%	0.7%
1988	\$229,004	-\$818	\$74,067	\$46,110	\$75,294	85.0%	52.1%
1989	\$181,097	\$51,196	-\$49,074	-\$4,058	\$90,548	48.9%	-1.1%
1990	\$117,910	-\$777	-\$48,175	-\$3,327	\$58,955	5.7%	-44.3%
1991	\$67,878	\$15,377	-\$9,530	\$1,087	\$33,939	60.2%	10.2%
1992	\$57,811	\$0	\$4,270	\$3,646	\$28,906	63.7%	13.7%
1993	\$41,914	\$17,469	-\$4,488	-\$967	\$34,857	111.8%	28.7%
1994	\$27,840	\$8,476	\$0	\$0	-\$131,337	-441.3%	30.4%
1995	\$22,136	\$132	\$0	\$0	-\$11,522	-51.5%	0.6%
1996	\$17,669	\$0	\$0	\$0	\$0	0.0%	0.0%
1997	\$11,437	\$6,150	\$0	\$0	\$0	53.8%	53.8%
1998	\$5,829	\$0	\$0	\$0	-\$14,037	-240.8%	0.0%
1999	\$3,336	\$0	-\$3,171	-\$491	-\$9,539	-395.7%	-109.8%
2000	\$1,985	\$0	\$0	\$0	-\$6,218	-313.2%	0.0%
2001	\$1,174	\$0	\$0	\$0	-\$5,821	-495.8%	0.0%
2002	\$858	\$0	\$0	\$0	-\$3,652	-425.6%	0.0%
2003	\$55	\$0	\$0	\$0	-\$252	-458.2%	0.0%
2004	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2005	\$13,172	\$0	\$0	\$0	\$6,392	48.5%	0.0%
2006	\$118,662	\$0	\$0	\$0	\$32,979	27.8%	0.0%
2007	\$341,112	\$0	\$1,917	\$167	\$20,456	6.6%	0.6%
2008	\$404,029	\$60,455	\$332,817	\$33,389	\$366,206	196.2%	105.6%
2009	\$322,754	\$189,809	\$732,485	\$55,355	-\$3,670	301.8%	302.9%
2010	\$242,970	\$1,090,386	-\$609,404	-\$74,551	\$0	167.3%	167.3%
TOTAL	\$2,423,953	\$1,437,913	\$421,714	\$56,360	\$656,817	106.1%	79.0%

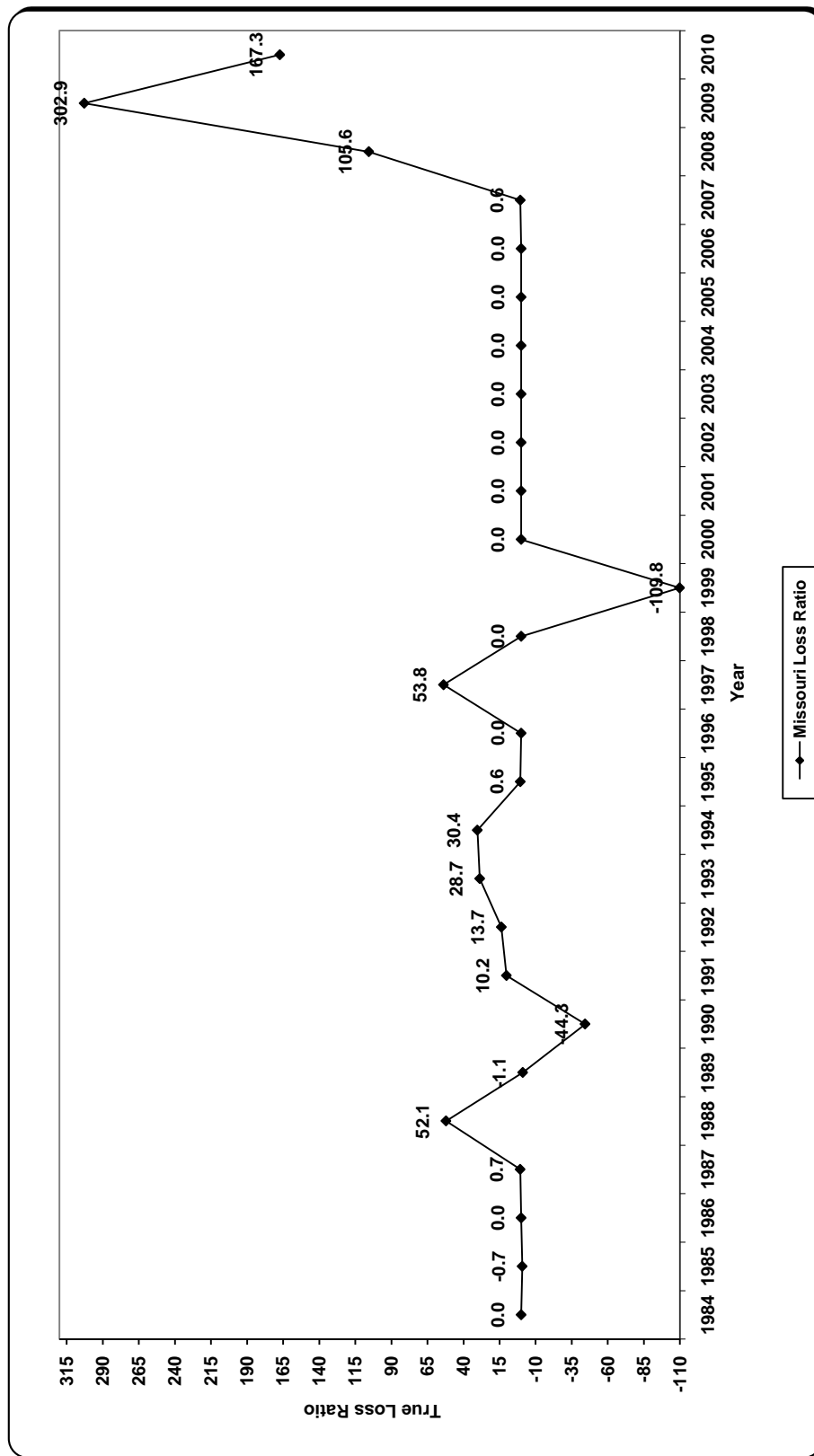
Genworth Residential Mortgage Insurance Corporation Of North Carolina

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$4,485,773	\$879,075	\$497,128	\$0	\$2,242,887	80.7%	30.7%
1982	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1983	\$6,828,400	\$2,867,327	-\$268,537	\$0	\$3,414,200	88.1%	38.1%
1984	\$13,599,586	\$3,666,504	\$2,181,851	\$0	\$6,704,421	92.3%	43.0%
1985	\$19,329,871	\$6,385,710	\$2,766,653	\$0	\$9,488,084	96.4%	47.3%
1986	\$17,479,819	\$9,960,948	\$3,487,045	\$0	\$8,188,925	123.8%	76.9%
1987	\$14,919,693	\$11,715,058	\$181,077	\$0	\$7,459,847	129.7%	79.7%
1988	\$15,289,934	\$12,728,031	\$10,863,886	\$4,168,314	\$4,892,726	213.6%	181.6%
1989	\$31,068,657	\$18,019,644	-\$320,403	\$1,281,140	-\$4,352,994	47.1%	61.1%
1990	\$15,781,301	\$9,658,710	\$8,719,785	-\$602,183	-\$5,216,674	79.6%	112.6%
1991	\$18,967,795	\$13,450,870	-\$2,949,234	\$336,624	\$4,587,487	81.3%	57.1%
1992	\$21,406,854	\$11,952,379	\$818,098	\$698,530	\$4,104,053	82.1%	62.9%
1993	\$13,313,991	\$11,951,568	-\$7,480,061	-\$1,611,184	\$10,892,661	103.3%	21.5%
1994	\$9,192,975	\$9,636,869	-\$1,590,531	-\$607,944	-\$43,369,379	-390.9%	80.9%
1995	\$7,337,282	\$8,972,916	-\$417,511	-\$437,116	-\$3,827,904	58.5%	110.6%
1996	\$5,671,367	\$8,018,734	-\$2,646,459	-\$73,079	\$0	93.4%	93.4%
1997	\$3,910,003	\$4,989,130	-\$1,788,673	-\$295,656	\$0	74.3%	74.3%
1998	\$2,634,521	\$4,067,363	-\$2,283,729	-\$345,943	-\$6,344,086	-186.2%	54.6%
1999	\$1,781,673	\$2,477,849	-\$2,490,945	-\$385,802	-\$5,094,619	-308.3%	-22.4%
2000	\$1,171,255	\$1,338,358	-\$1,702,181	-\$359,925	-\$3,668,671	-375.0%	-61.8%
2001	\$559,274	\$427,944	-\$1,027,975	-\$87,664	-\$2,772,877	-618.8%	-123.0%
2002	\$392,505	\$153,778	-\$626,119	-\$74,385	-\$1,670,753	-565.0%	-139.3%
2003	\$204,272	-\$47,692	-\$255,085	-\$22,017	-\$937,292	-617.8%	-159.0%
2004	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2005	\$7,805,687	-\$19,133	\$470,361	\$38,906	\$3,788,127	54.8%	6.3%
2006	\$27,230,208	\$142,301	\$2,387,268	\$238,080	\$7,567,996	38.0%	10.2%
2007	\$52,267,756	\$2,599,436	\$13,861,094	\$1,204,741	\$2,786,627	39.1%	33.8%
2008	\$65,491,362	\$14,060,149	\$95,037,141	\$9,534,207	-\$34,513,209	128.4%	181.1%
2009	\$60,510,945	\$43,422,551	\$201,474,809	\$15,225,725	-\$688,139	428.7%	429.9%
2010	\$52,627,445	\$258,931,096	-\$163,547,493	-\$20,007,365	\$0	143.2%	143.2%
TOTAL	\$491,260,204	\$472,407,473	\$153,351,260	\$7,816,004	-\$36,338,556	121.6%	129.0%

GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

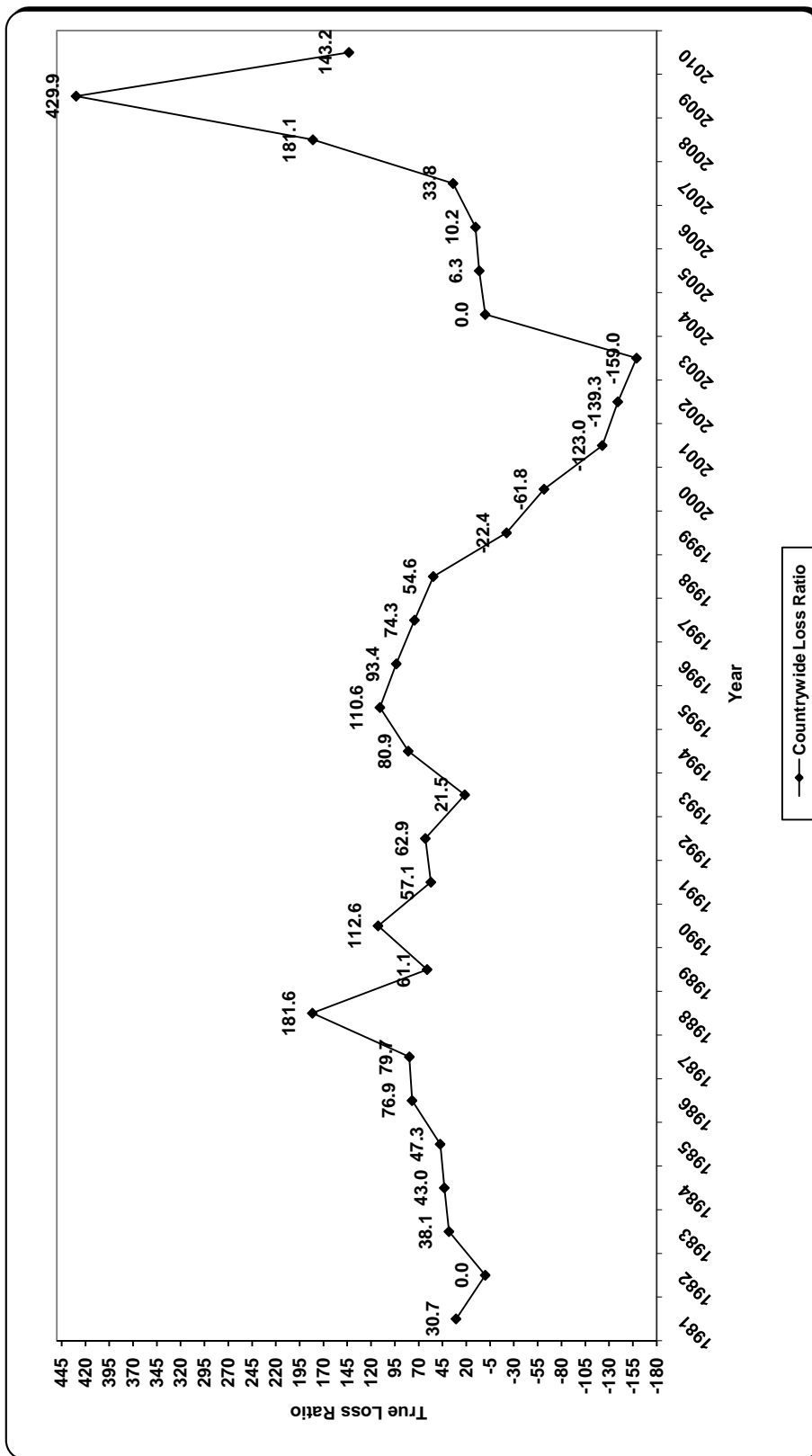
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for years 1981 - 1983 and 2004

GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for 1982 and 2004

MGIC Indemnity Corporation

Missouri Residential Experience

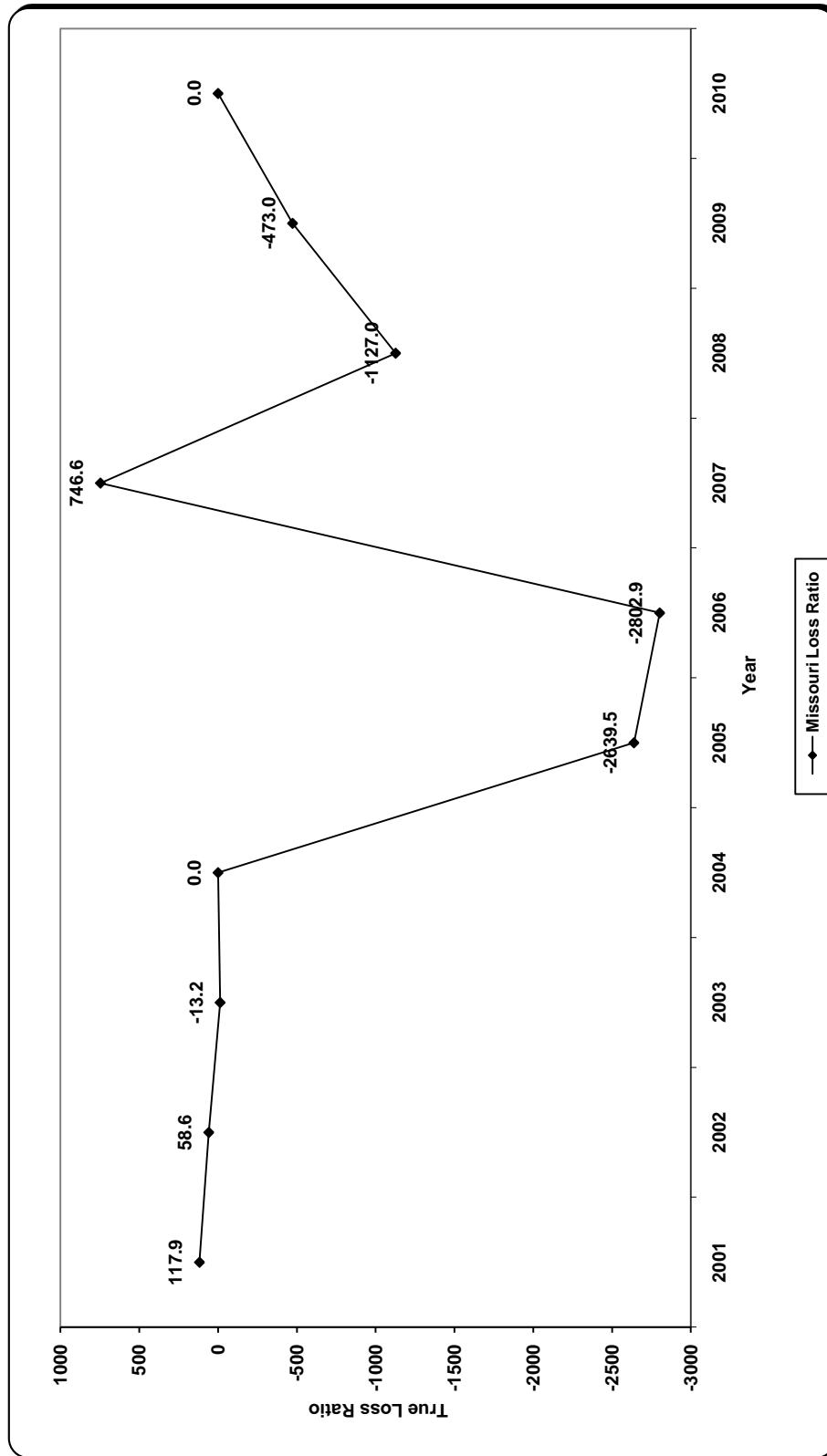
YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2001	\$54,377	-\$490	\$0	\$64,594	\$0	117.9%	117.9%
2002	\$31,792	\$18,646	\$0	\$0	\$0	58.6%	58.6%
2003	\$14,627	-\$1,931	\$0	\$0	\$2,804	6.0%	-13.2%
2004	\$7,831	\$0	\$0	\$0	\$1,547	19.8%	0.0%
2005	\$3,667	\$7,211	-\$1,948	-\$102,053	\$767	-2618.6%	-2639.5%
2006	\$2,054	-\$50	-\$16,225	-\$41,296	\$225	-2791.9%	-2802.9%
2007	\$1,394	\$17,042	-\$5,995	-\$640	\$275	766.3%	746.6%
2008	\$985	\$0	-\$9,407	-\$1,694	\$20	-1125.0%	-1127.0%
2009	\$644	\$0	-\$2,471	-\$575	\$0	-473.0%	-473.0%
2010	\$470	\$0	\$0	\$0	\$0	0.0%	0.0%
TOTAL	\$117,841	\$40,428	-\$36,046	-\$81,664	\$5,638	-60.8%	-65.6%

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2001	\$2,934,954	\$1,528,951	\$0	\$0	\$13,487	52.6%	52.1%
2002	\$1,816,293	\$784,576	\$0	\$0	\$0	43.2%	43.2%
2003	\$1,067,322	\$463,132	\$0	\$0	\$157,964	58.2%	43.4%
2004	\$605,112	\$237,433	\$0	\$0	\$103,656	56.4%	39.2%
2005	\$378,705	\$124,151	-\$409,732	-\$7,200,000	\$45,092	-1964.7%	-1976.6%
2006	\$248,510	\$98,499	-\$776,590	-\$2,400,000	\$15,499	-1232.4%	-1238.6%
2007	\$178,951	\$11,792	-\$705,453	-\$100,000	\$12,138	-436.7%	-443.5%
2008	\$128,850	-\$14,920	-\$94,025	\$0	\$3,405	-81.9%	-84.6%
2009	\$94,574	\$35,778	-\$59,807	-\$50,000	-\$26,286	-106.1%	-78.3%
2010	\$68,915	-\$19,279	-\$122,085	\$0	-\$68,177	-304.1%	-205.1%
TOTAL	\$7,522,186	\$3,250,113	-\$2,167,692	-\$9,750,000	\$256,778	-111.8%	-115.2%

MGIC INDEMNITY CORPORATION

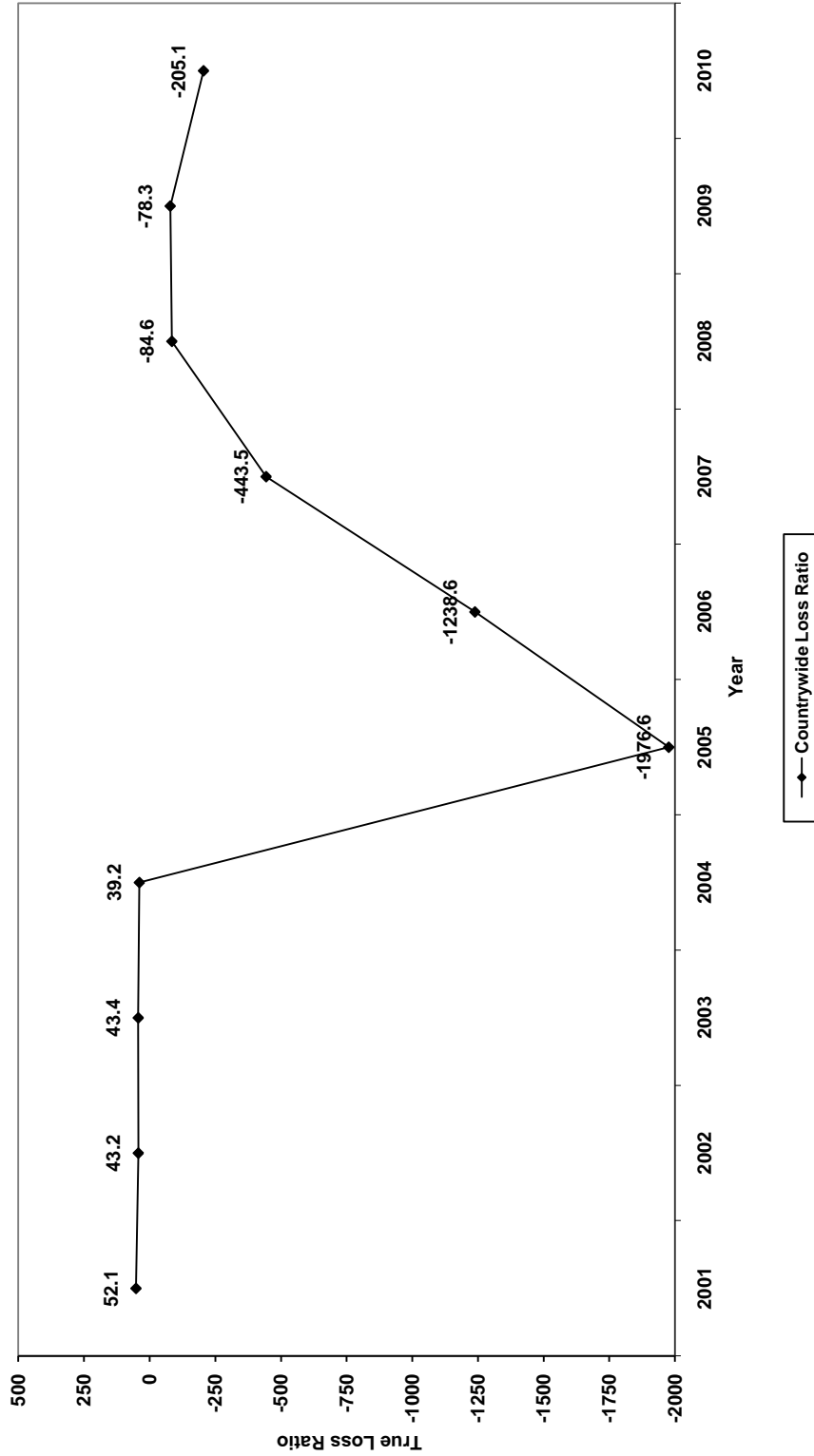
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for years 1981 - 2000

MGIC INDEMNITY CORPORATION

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for years 1981 - 2000

Mortgage Guaranty Insurance Corporation

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$134,307	\$4,273	-\$4,620	\$0	\$67,154	49.7%	-0.3%
1982	\$55,348	-\$1,206	-\$2,618	\$0	\$27,674	43.1%	-6.9%
1983	\$34,093	\$0	-\$4,424	\$0	\$0	-13.0%	-13.0%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1985	\$947,505	\$0	\$42,474	\$2,641	\$473,753	54.8%	4.8%
1986	\$3,377,689	\$190,860	\$441,298	\$59,321	\$1,688,844	70.5%	20.5%
1987	\$4,484,539	\$594,805	\$113,292	-\$36,191	\$2,242,269	65.0%	15.0%
1988	\$4,982,891	\$1,091,794	\$302,310	\$0	\$2,491,446	78.0%	28.0%
1989	\$5,508,801	\$1,276,544	\$401,985	\$0	\$2,754,401	80.5%	30.5%
1990	\$5,535,179	\$1,546,657	\$358,173	\$0	\$2,767,590	84.4%	34.4%
1991	\$5,225,606	\$1,623,051	-\$208,485	\$0	\$2,612,803	77.1%	27.1%
1992	\$5,598,844	\$1,158,481	-\$526,997	\$56,761	\$2,799,421	62.3%	12.3%
1993	\$6,205,727	\$825,029	-\$310,542	-\$12,786	\$3,102,864	58.1%	8.1%
1994	\$6,997,268	\$589,478	-\$68,893	\$61,628	\$3,498,634	58.3%	8.3%
1995	\$8,575,833	\$456,869	\$77,177	\$35,489	\$3,816,737	51.1%	6.6%
1996	\$10,017,347	\$573,397	\$1,073,388	\$179,364	\$3,319,830	51.4%	18.2%
1997	\$11,170,096	\$984,526	\$634,284	\$113,190	\$4,463,914	55.5%	15.5%
1998	\$11,792,064	\$803,060	\$1,577,529	\$178,271	\$2,283,451	41.1%	21.7%
1999	\$12,855,943	\$1,408,426	\$236,224	\$0	\$3,673,571	41.4%	12.8%
2000	\$15,262,551	\$1,110,271	\$826,510	\$0	\$4,863,685	44.6%	12.7%
2001	\$18,137,632	\$2,393,891	\$892,063	\$164,895	\$6,456,013	54.6%	19.0%
2002	\$21,363,033	\$5,093,054	\$3,833,356	\$414,041	\$7,882,096	80.6%	43.7%
2003	\$24,837,134	\$11,012,941	\$6,178,951	\$820,444	\$3,099,228	85.0%	72.5%
2004	\$25,283,482	\$16,169,335	\$1,271,001	\$458,887	\$3,591,737	85.0%	70.8%
2005	\$24,843,552	\$16,144,518	\$1,384,760	-\$747,883	\$4,335,624	85.0%	67.5%
2006	\$24,047,651	\$15,918,903	-\$1,844,477	\$602,470	\$5,763,338	85.0%	61.0%
2007	\$26,564,588	\$18,092,885	\$16,539,829	\$2,206,938	-\$14,259,752	85.0%	138.7%
2008	\$30,098,400	\$23,237,286	\$18,118,221	\$33,025	-\$15,804,893	85.0%	137.5%
2009	\$27,392,641	\$28,118,438	\$19,401,379	\$845,819	-\$25,081,892	85.0%	176.6%
2010	\$22,538,871	\$36,597,953	-\$9,032,220	-\$1,215,955	-\$22,832,138	15.6%	116.9%
TOTAL	\$363,868,615	\$187,015,519	\$61,700,928	\$4,220,369	\$97,402	69.5%	69.5%

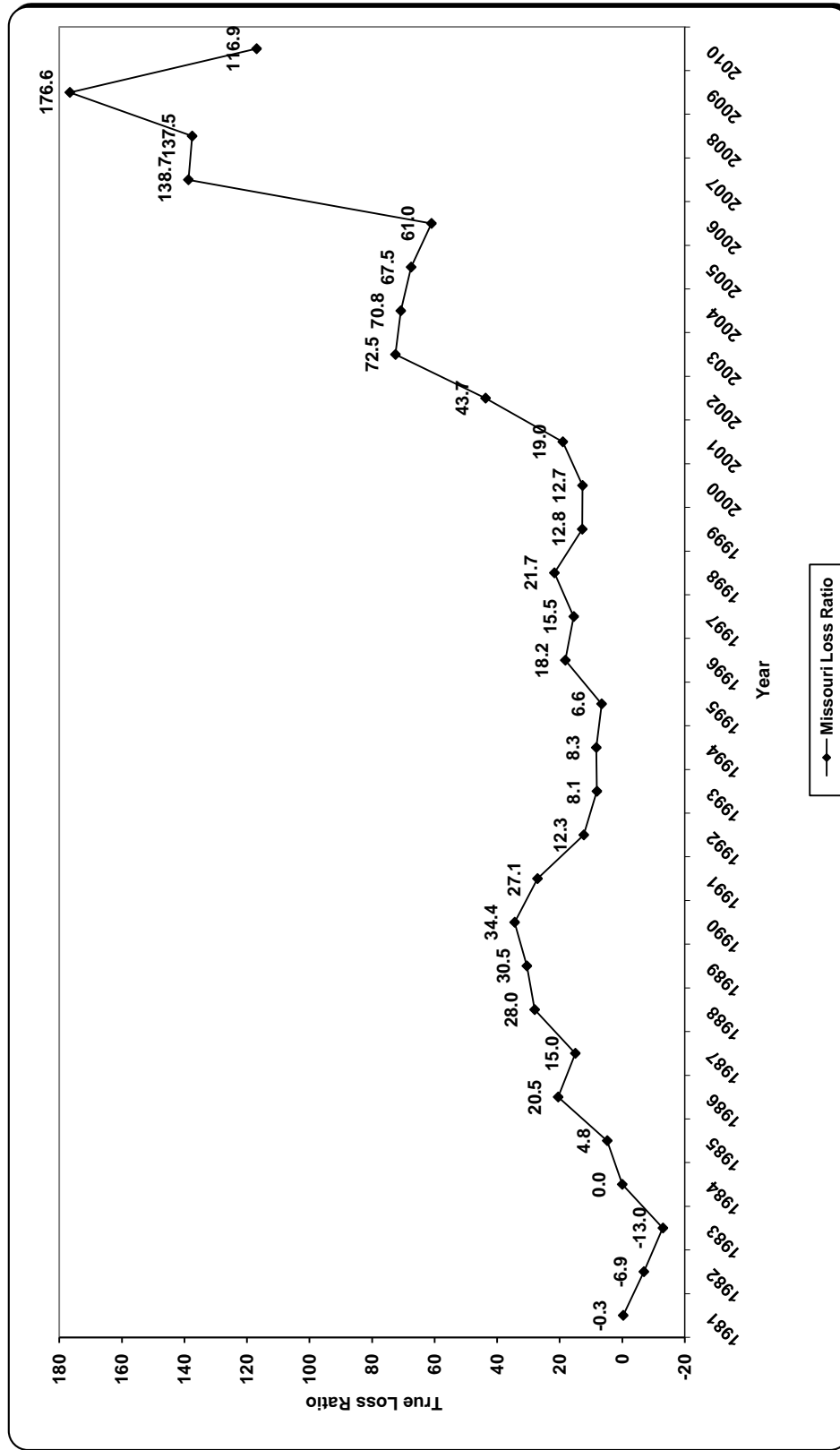
Mortgage Guaranty Insurance Corporation

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$2,234,568	\$273,250	-\$40,000	\$0	\$1,117,284	60.4%	10.4%
1982	\$1,642,952	\$278,349	\$68,000	\$0	\$821,476	71.1%	21.1%
1983	\$1,352,731	\$338,176	-\$254,000	\$0	\$0	6.2%	6.2%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1985	\$26,966,518	\$0	\$1,608,000	\$100,000	\$13,483,259	56.3%	6.3%
1986	\$95,860,641	\$2,422,581	\$14,007,000	\$1,900,000	\$44,908,654	66.0%	19.1%
1987	\$132,929,817	\$18,054,761	\$7,553,000	-\$1,000,000	\$58,721,301	62.7%	18.5%
1988	\$164,344,544	\$30,389,143	\$10,658,763	-\$800,000	\$82,172,272	74.5%	24.5%
1989	\$196,541,948	\$34,732,481	\$26,364,337	\$400,000	\$98,270,974	81.3%	31.3%
1990	\$234,660,353	\$41,131,487	\$20,894,268	\$0	\$399,668,333	196.7%	26.4%
1991	\$249,083,716	\$48,926,129	-\$21,121,484	\$0	\$85,131,060	45.3%	11.2%
1992	\$295,145,178	\$63,824,234	\$19,754,902	\$6,200,000	\$107,963,000	67.0%	30.4%
1993	\$361,675,819	\$81,543,292	\$41,202,031	\$3,800,000	\$130,932,444	71.2%	35.0%
1994	\$425,487,381	\$88,925,256	\$44,196,705	\$17,500,000	\$138,920,537	68.0%	35.4%
1995	\$521,759,762	\$97,001,976	\$73,090,199	\$16,950,000	\$186,615,833	71.6%	35.8%
1996	\$625,545,331	\$119,781,377	\$85,685,345	\$14,550,000	\$219,544,806	70.3%	35.2%
1997	\$711,525,212	\$151,674,283	\$72,966,005	\$13,375,000	\$275,211,497	72.1%	33.5%
1998	\$766,201,520	\$141,622,387	\$60,176,593	\$0	\$343,409,961	71.2%	26.3%
1999	\$807,050,595	\$115,108,064	\$0	\$0	\$342,769,448	56.7%	14.3%
2000	\$921,370,093	\$102,000,224	\$0	\$0	\$382,449,849	52.6%	11.1%
2001	\$1,074,310,080	\$117,427,257	\$3,763,398	\$8,400,000	\$446,882,205	53.7%	12.1%
2002	\$1,279,694,528	\$201,239,020	\$105,705,831	\$14,500,000	\$500,099,308	64.2%	25.1%
2003	\$1,472,844,818	\$385,807,418	\$286,554,005	\$39,800,000	\$351,378,669	72.2%	48.4%
2004	\$1,436,020,050	\$536,212,720	\$107,384,784	\$29,400,000	\$249,819,061	64.3%	46.9%
2005	\$1,364,349,254	\$576,003,269	\$4,915,199	-\$47,700,000	\$266,718,417	58.6%	39.1%
2006	\$1,327,255,739	\$573,900,924	-\$35,813,421	\$38,300,000	\$251,826,715	62.4%	43.4%
2007	\$1,441,146,031	\$827,941,355	\$1,263,228,618	\$166,208,226	-\$1,209,512,750	72.7%	156.6%
2008	\$1,610,231,249	\$1,370,014,077	\$2,029,523,502	\$72,000,000	-\$1,115,009,302	146.3%	215.6%
2009	\$1,374,243,631	\$1,644,093,391	\$1,771,541,614	\$82,500,000	-\$1,653,657,097	134.2%	254.5%
2010	\$1,138,213,936	\$2,369,454,661	-\$692,058,073	-\$98,200,000	-\$405,797,297	103.1%	138.7%
TOTAL	\$20,059,687,995	\$9,740,121,542	\$5,301,555,121	\$378,183,226	\$594,859,917	79.8%	76.9%

MORTGAGE GUARANTY INSURANCE CORPORATION

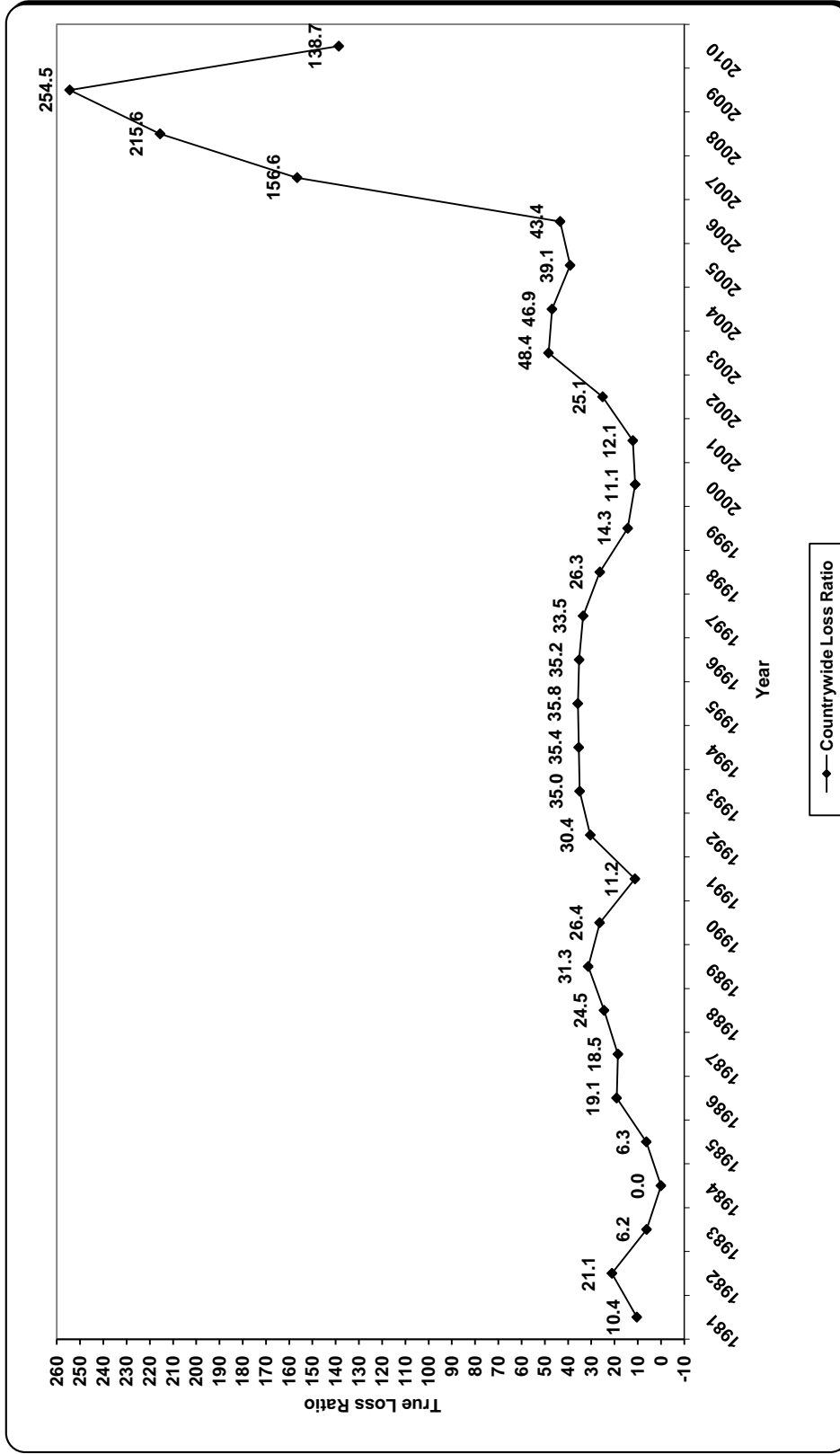
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for 1984

MORTGAGE GUARANTY INSURANCE CORPORATION

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business in 1984

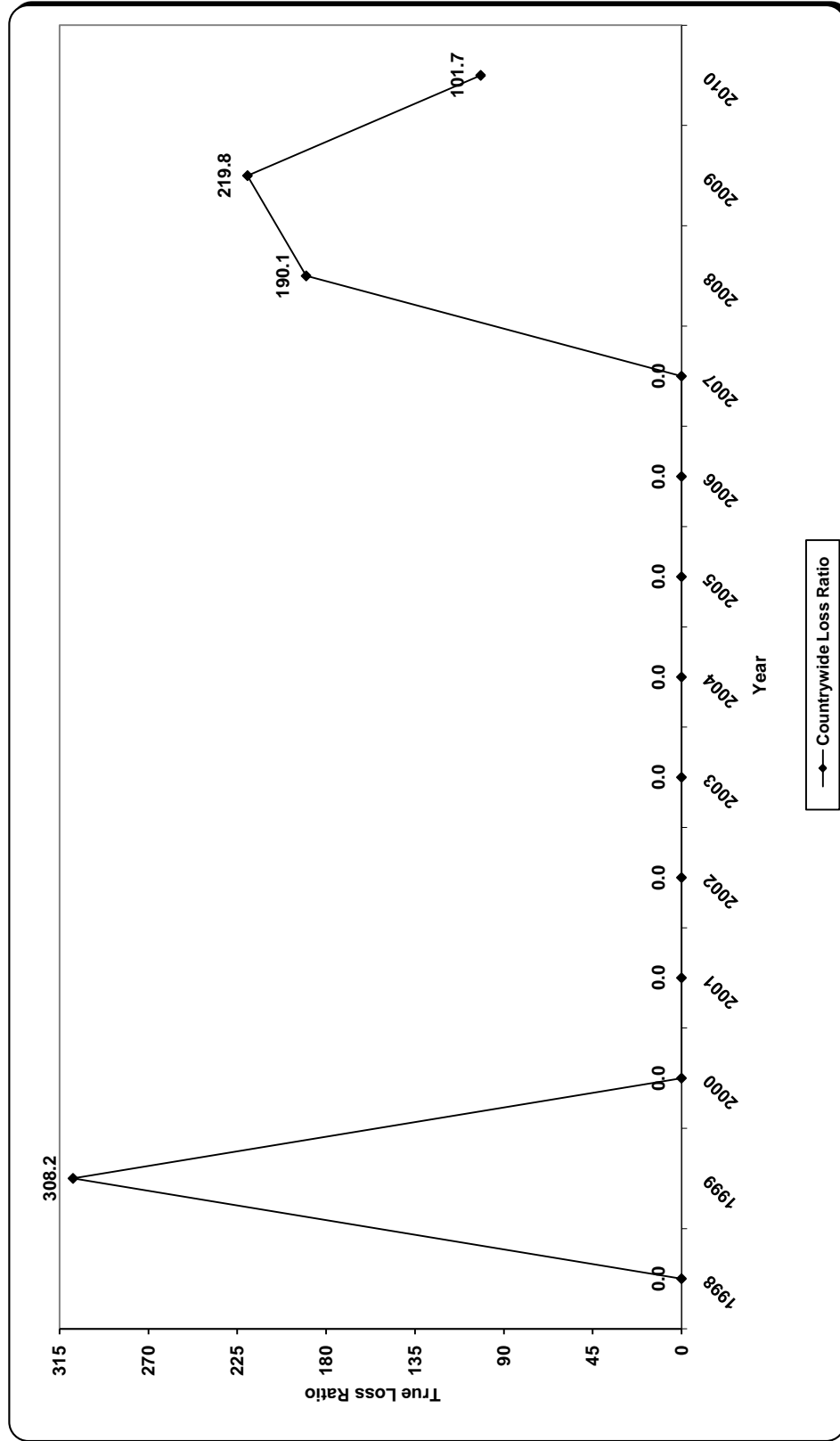
PMI Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1998	\$8,276	\$0	\$0	\$0	\$34,568,737	417698.6%	0.0%
1999	\$4,263	\$13,140	\$0	\$0	\$54,279,261	1273572.6%	308.2%
2000	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2001	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2002	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2003	\$0	\$0	\$0	\$0	\$170,022,951	N/A	N/A
2004	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2005	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2006	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2007	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2008	\$5,143,583	\$0	\$9,438,287	\$340,729	\$134,050,428	2796.3%	190.1%
2009	\$8,441,313	\$114,568	\$17,732,999	\$705,762	-\$134,050,428	-1368.2%	219.8%
2010	\$8,071,805	\$1,384,948	\$5,485,040	\$1,340,644	\$0	101.7%	101.7%
TOTAL	\$21,669,240	\$1,512,656	\$32,656,326	\$2,387,135	\$258,870,949	1363.3%	168.7%

PMI INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1981 - 2010



No data reported in Missouri for countrywide business for years 1981 - 1997 and years 2000 - 2007

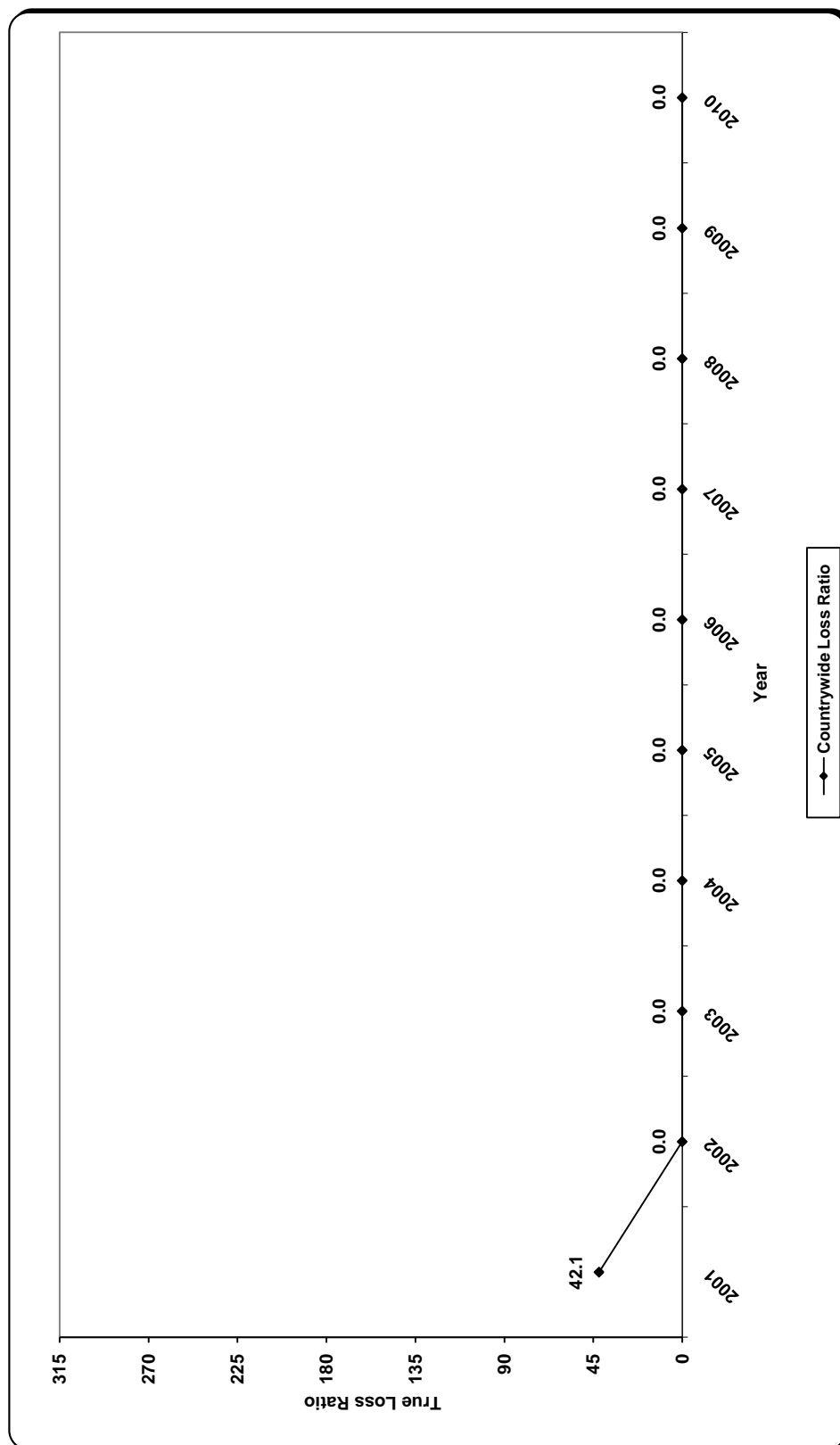
PMI Mortgage Assurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2001	\$97,393	\$41,000	\$0	\$0	\$0	42.1%	42.1%
2002	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2003	\$84,990	\$0	\$0	\$0	\$976,968	1149.5%	0.0%
2004	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2005	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2006	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2007	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2008	\$44,374	\$0	\$0	\$0	\$427,098	962.5%	0.0%
2009	\$20,581	\$0	\$0	\$0	-\$61,966	-301.1%	0.0%
2010	\$2,697	\$0	\$0	\$0	-\$58,995	-2187.4%	0.0%
TOTAL	\$173,109,258	\$69,902,687	\$71,710,721	\$7,972,732	\$330,141,193	277.1%	86.4%

PMI Mortgage Assurance Company

Loss Ratio of Countrywide Residential Experience 1981 - 2010



No data reported in Missouri for countrywide business for years 1981 - 2000, 2002 and years 2004 - 2007

PMI Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$205,187	\$24,550	\$17,450	-\$10,265	\$102,594	65.5%	15.5%
1982	\$141,718	\$70,869	\$21,516	\$30,698	\$0	86.9%	86.9%
1983	\$112,104	\$32,178	-\$29,526	-\$15,479	\$3,475	-8.3%	-11.4%
1984	\$118,632	\$192,384	\$3,078	\$11,620	-\$169,300	31.8%	174.6%
1985	\$236,354	\$0	\$20,040	-\$10,746	\$118,177	53.9%	3.9%
1986	\$389,448	\$29,152	\$4,444	-\$2,300	-\$173,743	-36.6%	8.0%
1987	\$515,757	\$14,384	\$147,990	\$11,675	\$0	33.7%	33.7%
1988	\$707,329	\$68,170	\$924,602	-\$1,418	\$0	140.2%	140.2%
1989	\$843,594	\$99,979	\$215,456	\$1,767	\$174,446	58.3%	37.6%
1990	\$1,019,525	\$162,636	\$0	\$35,709	\$0	19.5%	19.5%
1991	\$1,368,288	\$452,973	-\$598,065	\$4,027	\$781,476	46.8%	-10.3%
1992	\$2,028,076	\$370,834	\$19,055	-\$5,848	\$939,484	65.3%	18.9%
1993	\$2,999,899	\$226,929	-\$24,712	-\$16,884	\$783,597	32.3%	6.2%
1994	\$3,463,221	\$245,078	\$91,717	\$21,197	\$1,170,210	44.1%	10.3%
1995	\$3,951,491	\$345,431	\$968,368	\$115,135	\$5,808,638	183.2%	36.2%
1996	\$4,689,643	\$287,632	\$1,399,182	\$174,115	\$7,691,761	203.7%	39.7%
1997	\$4,917,923	\$655,861	\$1,377,549	\$187,045	\$2,308,787	92.1%	45.2%
1998	\$5,159,552	\$534,588	\$1,700,337	\$332,173	\$12,004,882	282.4%	49.8%
1999	\$5,751,965	\$684,610	\$1,770,145	\$351,313	\$14,981,997	309.3%	48.8%
2000	\$7,651,697	\$764,274	\$2,393,022	\$466,536	\$19,788,668	306.0%	47.4%
2001	\$9,339,856	\$1,623,250	\$2,846,862	\$564,351	\$23,160,762	301.9%	53.9%
2002	\$11,156,695	\$3,387,274	\$3,769,023	\$803,972	\$30,726,978	346.8%	71.3%
2003	\$12,544,956	\$5,527,448	\$4,225,069	\$884,278	\$35,942,100	371.3%	84.8%
2004	\$14,941,357	\$5,265,682	\$5,406,203	\$1,064,319	\$42,127,802	360.5%	78.5%
2005	\$16,307,320	\$6,570,489	\$5,698,960	\$915,085	\$46,337,299	365.0%	80.9%
2006	\$17,551,936	\$8,423,693	\$6,935,438	\$723,494	\$50,088,344	377.0%	91.6%
2007	\$16,489,507	\$10,161,406	\$17,981,583	\$760,012	\$34,939,501	387.2%	175.3%
2008	\$14,627,085	\$11,922,677	\$15,698,834	\$600,115	\$13,753,777	287.0%	192.9%
2009	\$13,674,023	\$11,704,791	-\$1,268,568	\$14,770	-\$13,353,079	-21.2%	76.4%
2010	\$12,572,662	\$17,138,737	-\$3,629,000	\$1,401,758	\$47,539	119.0%	118.6%
TOTAL	\$185,476,800	\$86,987,959	\$68,086,052	\$9,412,224	\$330,086,172	266.6%	88.7%

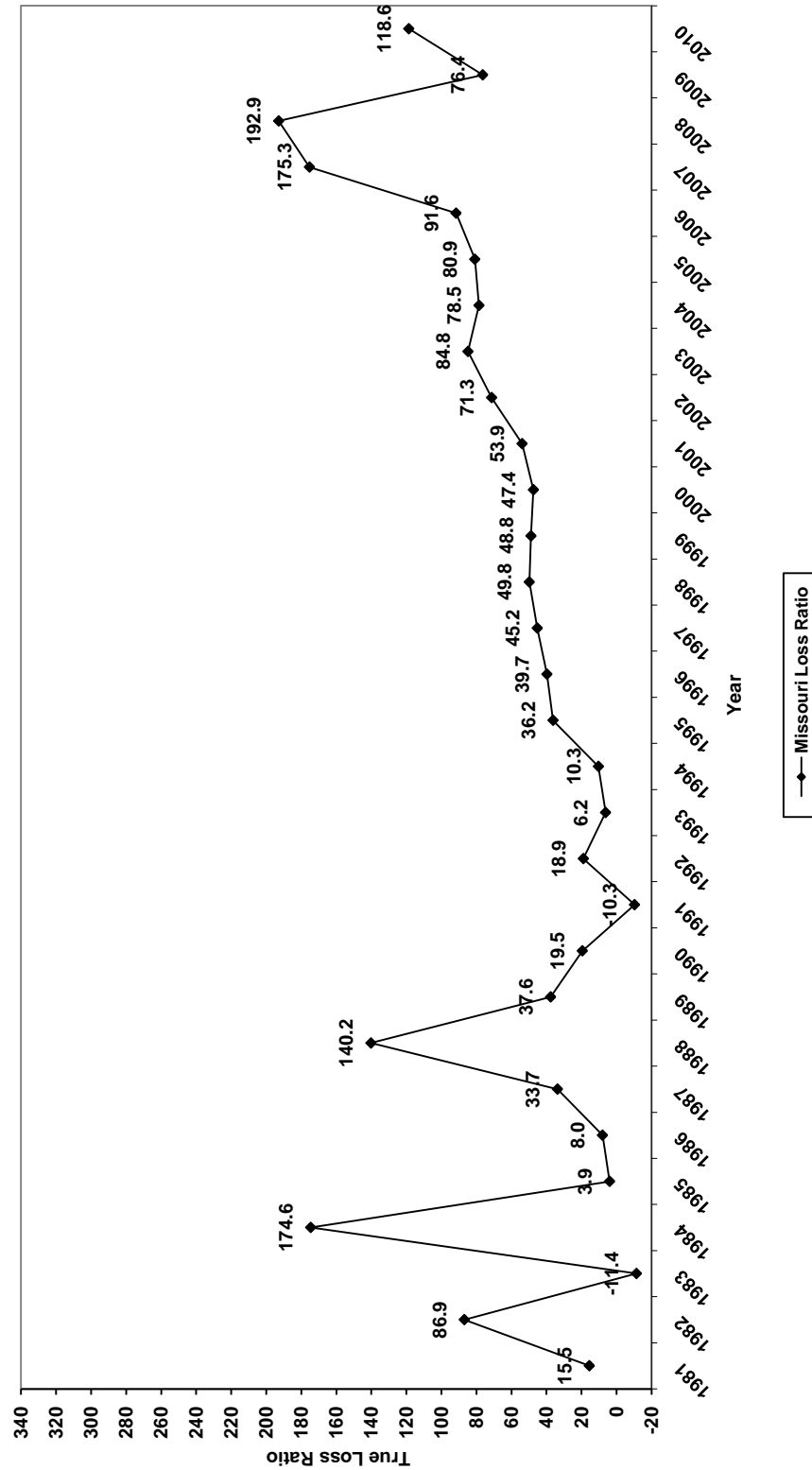
PMI Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$27,137,196	\$3,150,614	\$1,326,198	-\$1,136,907	\$13,568,973	62.3%	12.3%
1982	\$30,156,970	\$8,047,807	-\$2,775,567	\$6,773,672	\$12,078,485	80.0%	39.9%
1983	\$40,510,576	\$22,622,959	\$12,001,567	\$300,000	\$1,255,288	89.3%	86.2%
1984	\$62,312,554	\$36,022,108	\$27,578,000	\$188,000	-\$13,843,723	80.2%	102.4%
1985	\$73,748,126	\$49,172,574	\$26,976,000	-\$1,311,000	-\$12,125,937	85.0%	101.5%
1986	\$85,612,291	\$80,388,355	\$25,356,000	\$619,000	-\$38,193,860	79.6%	124.2%
1987	\$79,661,997	\$115,418,883	\$35,155,000	\$1,073,000	\$0	190.4%	190.4%
1988	\$86,848,259	\$98,788,303	\$3,108,000	\$2,592,000	\$0	120.3%	120.3%
1989	\$93,410,763	\$66,184,695	-\$11,641,999	\$0	\$19,316,369	79.1%	58.4%
1990	\$103,109,306	\$50,112,068	-\$13,687,001	\$3,060,000	\$66,162,166	102.5%	38.3%
1991	\$126,920,686	\$40,966,658	-\$25,726,912	\$2,117,000	\$64,303,615	64.3%	13.7%
1992	\$183,220,945	\$46,008,469	\$19,811,120	\$231,000	\$77,988,587	78.6%	36.0%
1993	\$284,348,092	\$71,509,956	\$100,103,709	-\$1,608,000	\$78,054,393	87.2%	59.8%
1994	\$324,643,442	\$121,011,435	\$96,881,103	\$6,820,000	\$115,503,914	104.8%	69.2%
1995	\$353,769,808	\$166,215,438	\$316,488,000	\$21,467,000	\$530,873,792	292.6%	142.5%
1996	\$405,270,620	\$240,443,459	\$320,570,000	\$23,197,000	\$674,840,761	310.7%	144.2%
1997	\$401,738,054	\$233,424,425	\$251,103,000	\$23,190,000	\$839,477,792	335.3%	126.4%
1998	\$442,011,132	\$156,546,062	\$215,834,000	\$32,921,000	\$1,028,440,258	324.4%	91.7%
1999	\$475,763,519	\$91,577,055	\$212,209,000	\$42,951,000	\$1,238,139,566	333.1%	72.9%
2000	\$539,948,618	\$77,042,940	\$222,576,105	\$44,742,871	\$1,413,025,595	325.5%	63.8%
2001	\$612,082,837	\$84,611,338	\$222,159,530	\$44,082,000	\$1,517,829,066	305.3%	57.3%
2002	\$695,393,979	\$111,602,416	\$237,013,493	\$50,594,037	\$1,915,153,078	332.8%	57.4%
2003	\$712,880,582	\$191,843,964	\$260,649,963	\$50,968,311	\$2,042,334,622	357.1%	70.6%
2004	\$775,336,929	\$210,095,648	\$273,326,031	\$51,294,441	\$2,185,955,776	350.9%	69.0%
2005	\$819,495,194	\$235,047,639	\$286,999,033	\$44,572,980	\$2,327,947,787	353.2%	69.1%
2006	\$843,334,235	\$230,964,258	\$318,849,071	\$33,288,814	\$2,404,286,979	354.2%	69.1%
2007	\$971,584,263	\$348,683,769	\$1,061,393,086	\$45,413,593	\$2,058,683,128	361.7%	149.8%
2008	\$947,704,725	\$821,285,241	\$1,381,042,760	\$45,497,263	\$891,122,186	331.2%	237.2%
2009	\$853,138,452	\$1,447,796,013	\$546,739,446	\$17,521,172	-\$866,122,186	134.3%	235.8%
2010	\$701,228,272	\$1,628,064,348	-\$349,484,589	\$70,857,024	\$0	192.4%	192.4%
TOTAL	\$12,152,322,422	\$7,084,648,897	\$6,071,933,147	\$662,276,271	\$20,586,056,470	283.1%	113.7%

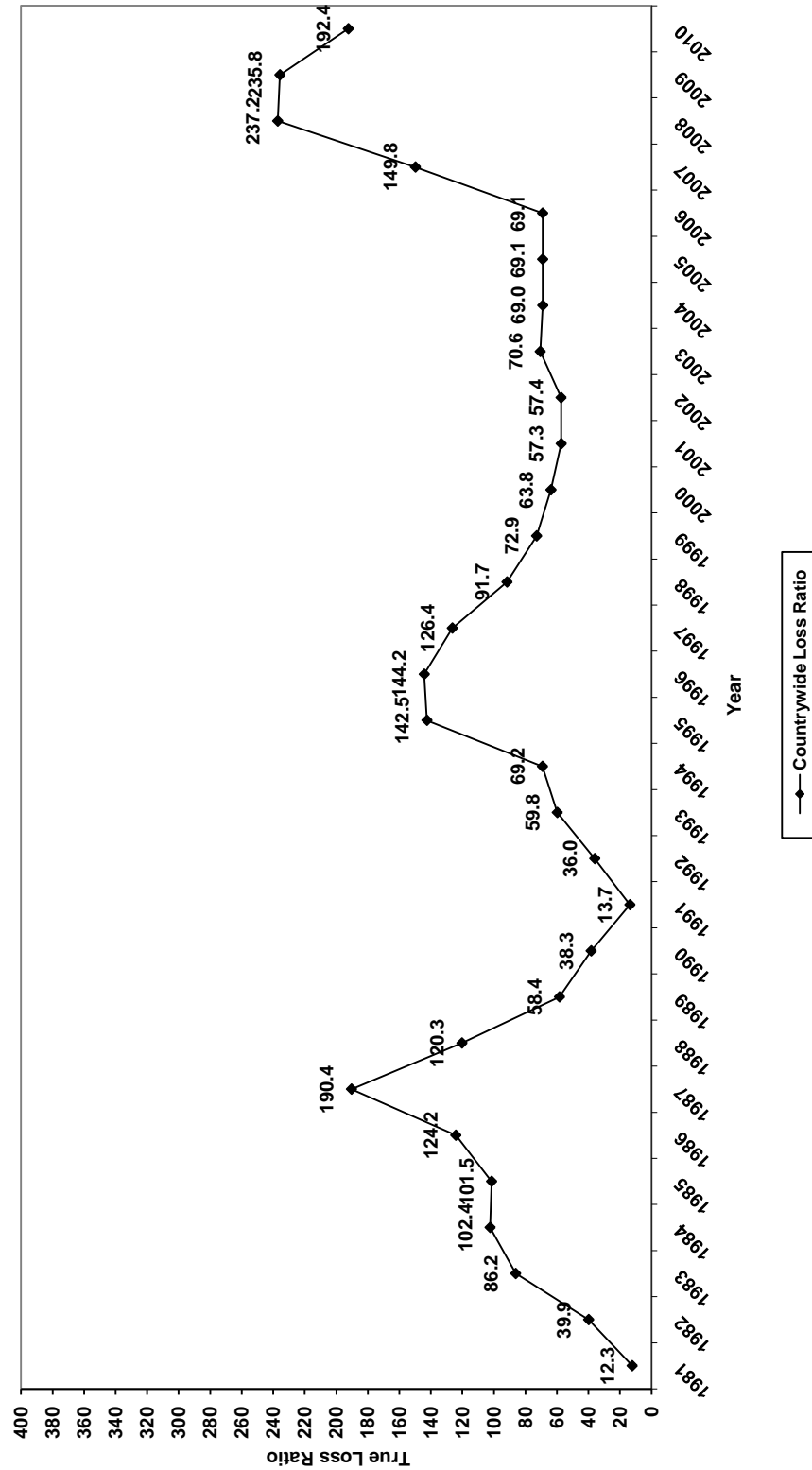
PMI MORTGAGE INSURANCE COMPANY

Loss Ratio of Missouri Residential Experience 1981-2010



PMI MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1981-2010



Radian Guaranty, Inc.

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1985	\$82,546	\$0	\$0	\$22,448	\$41,273	77.2%	27.2%
1986	\$225,353	\$0	\$202,980	\$0	\$112,677	140.1%	90.1%
1987	\$303,844	\$142,388	\$166,606	\$0	\$151,922	151.7%	101.7%
1988	\$95,922	\$9,731	\$116,306	\$825,465	\$47,961	1042.0%	992.0%
1989	\$159,222	\$16,539	-\$145	-\$329	\$31,650	30.0%	10.1%
1990	\$211,775	\$9,501	\$2,962	\$2,455	\$26,277	19.5%	7.0%
1991	\$279,864	\$88,176	\$8,227	\$7,724	\$34,045	49.4%	37.2%
1992	\$428,027	\$377	\$39,526	\$34,494	\$74,082	34.7%	17.4%
1993	\$526,237	\$107,015	-\$29,393	-\$25,503	\$49,105	19.2%	9.9%
1994	\$739,147	\$30,683	\$7,172	\$6,209	\$106,455	20.4%	6.0%
1995	\$1,034,073	\$64,252	\$89,503	\$84,881	\$147,463	37.3%	23.1%
1996	\$1,463,795	\$161,926	\$89,885	\$57,724	\$214,861	35.8%	21.1%
1997	\$2,082,563	\$124,956	\$388,876	\$346,709	\$309,384	56.2%	41.3%
1998	\$2,773,398	\$210,695	\$609,409	\$552,857	\$345,418	62.0%	49.5%
1999	\$3,326,234	\$386,368	\$827,484	\$652,835	\$276,418	64.4%	56.1%
2000	\$4,229,651	\$775,365	\$1,703,844	\$1,596,542	\$451,709	107.0%	96.4%
2001	\$4,300,250	\$1,532,526	\$1,028,636	\$237,949	\$35,300	65.9%	65.1%
2002	\$8,180,287	\$2,815,090	\$739,018	\$596,554	\$1,940,019	74.5%	50.7%
2003	\$8,844,289	\$5,242,828	-\$194,184	-\$376,860	\$332,001	56.6%	52.8%
2004	\$10,660,642	\$6,779,011	\$1,110,520	\$1,345,897	\$908,177	95.2%	86.6%
2005	\$11,965,123	\$7,278,360	\$3,127,586	\$3,478,391	\$4,687,037	155.2%	116.0%
2006	\$14,003,435	\$8,390,329	\$1,051,249	\$320,046	\$3,932,783	97.8%	69.7%
2007	\$14,881,386	\$11,228,578	\$5,306,657	\$7,435,711	-\$6,723,312	115.9%	161.1%
2008	\$15,612,537	\$15,262,371	\$1,343,528	\$11,049,773	-\$18,979,556	55.6%	177.1%
2009	\$14,016,568	\$14,785,849	\$1,996,175	\$4,689,572	-\$7,556,787	99.3%	153.2%
2010	\$13,055,858	\$24,036,840	\$2,950,716	-\$6,480,207	-\$11,948,694	65.6%	157.1%
TOTAL	\$133,482,026	\$99,479,754	\$22,683,143	\$26,461,337	-\$30,952,332	88.2%	111.3%

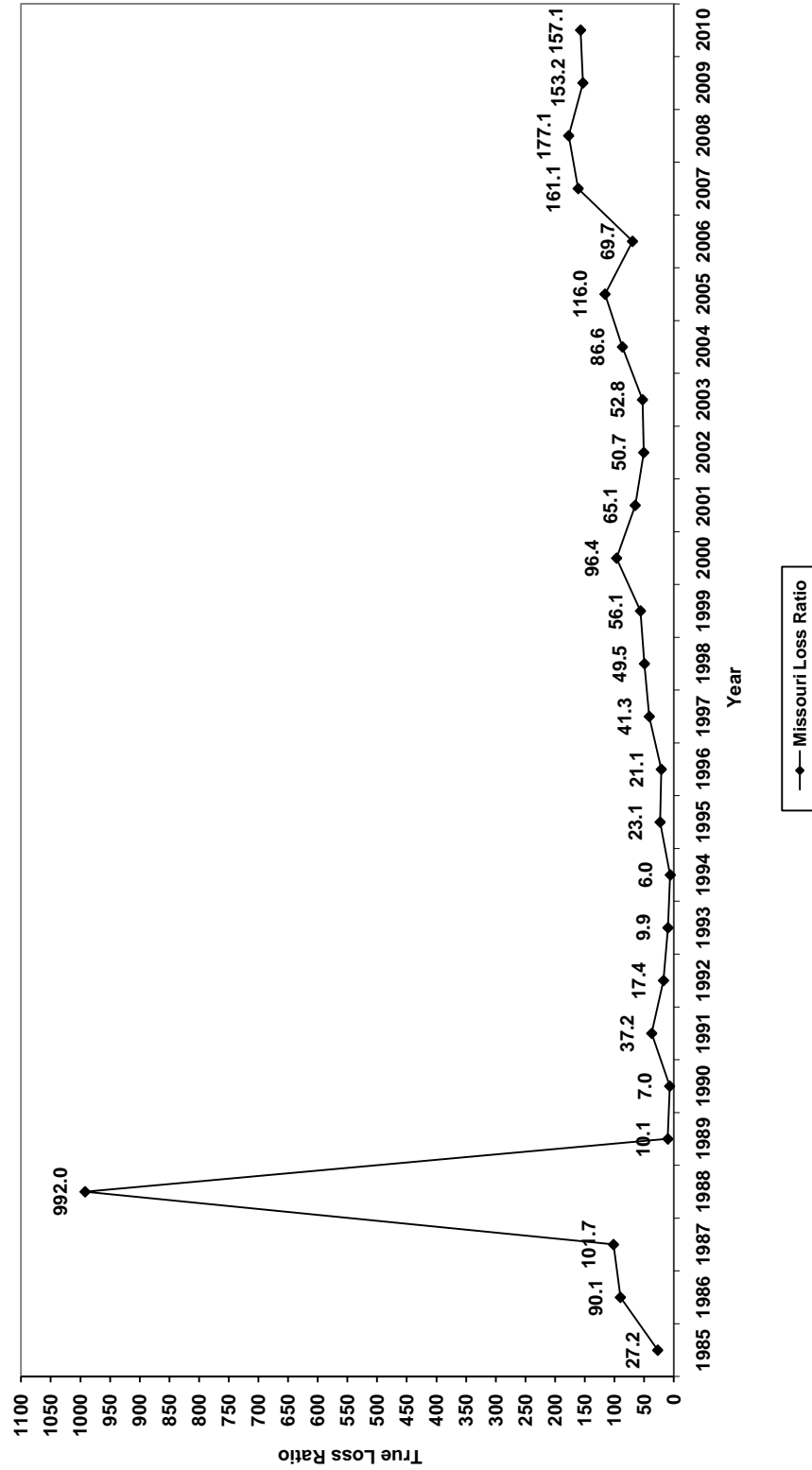
Radian Guaranty, Inc.

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1985	\$18,416,762	\$6,614,432	\$2,943,686	\$2,917,950	\$1,246,168	74.5%	67.7%
1986	\$41,923,443	\$13,060,707	\$22,940,955	\$0	\$9,208,391	107.8%	85.9%
1987	\$56,064,975	\$44,360,524	\$6,641,756	\$0	\$20,150,148	126.9%	91.0%
1988	\$53,145,650	\$50,985,311	\$1,668,890	\$11,844,563	\$26,572,825	171.4%	121.4%
1989	\$55,161,814	\$41,225,029	-\$2,323,214	-\$1,645,511	\$8,243,214	82.5%	67.5%
1990	\$53,614,400	\$36,675,349	-\$5,092,035	-\$1,983,154	\$8,182,896	70.5%	55.2%
1991	\$60,165,806	\$32,020,420	\$1,983,197	\$4,503,882	\$12,733,464	85.2%	64.0%
1992	\$69,512,781	\$26,586,464	\$9,568,234	\$9,335,738	\$24,718,272	101.0%	65.4%
1993	\$84,377,360	\$28,862,554	\$882,672	\$167,162	\$37,557,183	80.0%	35.5%
1994	\$113,885,336	\$31,931,979	\$5,760,522	\$5,078,671	\$51,355,545	82.7%	37.6%
1995	\$143,927,469	\$37,908,119	\$20,693,070	\$22,423,611	\$55,504,672	94.9%	56.3%
1996	\$201,543,098	\$55,140,612	\$39,039,275	\$23,597,097	\$65,668,832	91.0%	58.4%
1997	\$256,633,475	\$81,105,612	\$41,768,949	\$41,953,438	\$83,906,638	96.9%	64.2%
1998	\$311,798,036	\$84,654,691	\$57,752,693	\$54,532,542	\$103,473,611	96.3%	63.2%
1999	\$350,563,079	\$71,525,198	\$75,802,075	\$56,172,783	\$145,681,216	99.6%	58.0%
2000	\$421,671,092	\$72,838,985	\$57,752,392	\$62,966,527	\$185,417,369	89.9%	45.9%
2001	\$543,713,945	\$79,652,900	\$125,968,877	\$46,025,891	\$549,586,730	147.4%	46.3%
2002	\$686,073,814	\$151,585,666	-\$7,255,207	-\$1,636,741	\$303,611,119	65.1%	20.8%
2003	\$736,186,228	\$252,136,342	\$9,654,381	-\$12,976,402	\$264,743,427	69.8%	33.8%
2004	\$772,822,234	\$323,798,850	\$45,500,330	\$76,754,620	\$261,696,652	91.6%	57.7%
2005	\$805,847,633	\$289,002,586	\$35,210,324	\$84,566,896	\$305,525,201	88.6%	50.7%
2006	\$823,025,169	\$276,098,352	\$41,674,671	\$17,795,920	\$231,142,003	68.9%	40.8%
2007	\$861,266,148	\$419,244,367	\$624,333,836	\$567,303,523	-\$389,114,386	141.9%	187.0%
2008	\$909,524,528	\$726,496,048	\$171,495,731	\$1,410,457,435	-\$1,105,673,398	132.2%	253.8%
2009	\$853,615,938	\$968,300,186	\$159,516,341	\$374,748,371	-\$440,228,317	124.5%	176.0%
2010	\$820,492,846	\$1,675,183,809	\$336,617,765	-\$265,577,446	-\$750,913,321	121.3%	212.8%
TOTAL	\$10,104,973,059	\$5,876,995,092	\$1,880,500,166	\$2,589,327,366	\$69,996,154	103.1%	102.4%

RADIAN GUARANTY, INC

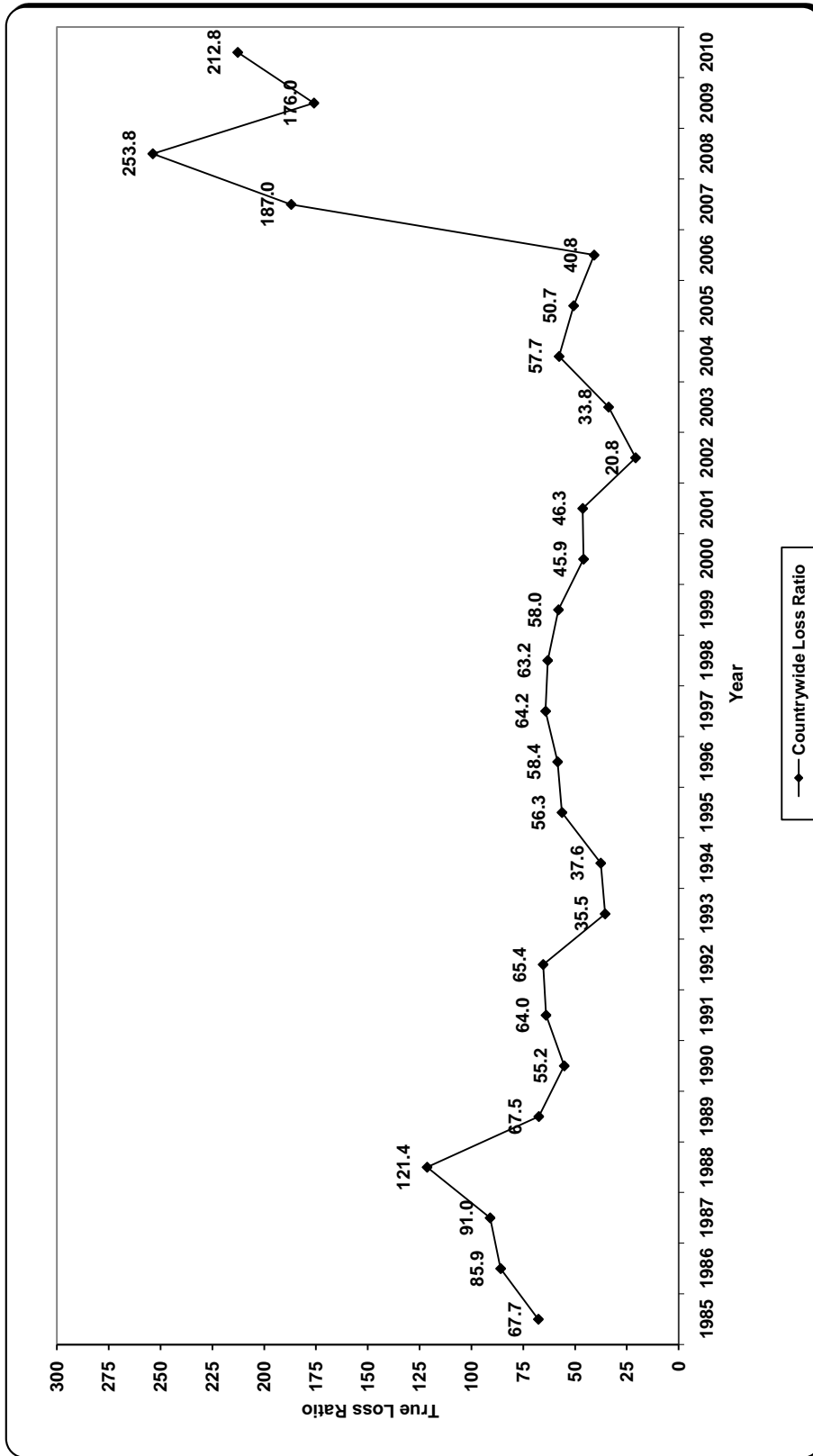
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for years 1981 - 1984

RADIAN GUARANTY, INC

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for 1981 - 1984

Republic Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$142,867	\$20,191	\$13,351	\$7,937	\$71,076	78.8%	29.0%
1982	\$250,791	\$137,502	\$65,390	\$40,454	\$124,769	146.8%	97.0%
1983	\$794,955	\$208,900	\$53,281	\$54,788	\$244,943	70.7%	39.9%
1984	\$1,067,569	\$270,837	\$174,568	\$146,160	\$409,538	93.8%	55.4%
1985	\$1,442,217	\$589,777	\$245,491	\$64,740	-\$875,119	1.7%	62.4%
1986	\$1,316,678	\$545,536	\$394,868	\$317,618	\$0	95.5%	95.5%
1987	\$1,192,720	\$621,873	\$649,800	\$332,687	\$0	134.5%	134.5%
1988	\$1,462,820	\$409,606	\$270,937	\$323,370	\$0	68.6%	68.6%
1989	\$1,798,856	\$333,038	\$156,240	\$5,067	\$899,428	77.5%	27.5%
1990	\$1,910,547	\$421,941	\$52,876	\$73,832	\$955,237	78.7%	28.7%
1991	\$2,129,249	\$393,852	-\$60,034	\$11,375	\$1,064,625	66.2%	16.2%
1992	\$2,739,644	\$376,777	\$31,064	-\$57,754	\$1,369,822	62.8%	12.8%
1993	\$3,525,950	\$272,551	-\$10,400	-\$13,332	\$1,762,975	57.1%	7.1%
1994	\$4,601,024	\$194,659	\$124,966	\$15,468	\$2,300,512	57.3%	7.3%
1995	\$5,334,444	\$182,939	\$205,448	\$222,292	\$2,667,222	61.4%	11.4%
1996	\$5,930,191	\$397,748	\$343,662	-\$75,019	\$2,965,095	61.2%	11.2%
1997	\$6,529,235	\$572,089	\$514,946	\$9,366	\$3,264,617	66.8%	16.8%
1998	\$6,440,710	\$663,730	\$453,409	-\$98,720	\$3,220,355	65.8%	15.8%
1999	\$7,007,479	\$855,133	\$35,197	-\$83,662	\$3,503,740	61.5%	11.5%
2000	\$7,478,105	\$706,474	-\$85,576	\$37,430	\$3,739,053	58.8%	8.8%
2001	\$8,104,498	\$816,932	-\$281,202	\$16,347	\$4,052,249	56.8%	6.8%
2002	\$8,365,012	\$1,336,101	\$482,291	-\$85,711	\$4,182,506	70.7%	20.7%
2003	\$8,234,262	\$1,820,329	-\$112,085	-\$115,068	\$4,117,131	69.3%	19.3%
2004	\$8,954,092	\$2,538,755	\$680,894	\$21,465	\$2,938,518	67.9%	35.1%
2005	\$10,114,663	\$2,921,344	\$626,468	-\$100,272	\$3,308,271	66.8%	34.1%
2006	\$10,811,246	\$3,319,427	\$917,154	\$78,806	\$3,486,548	72.2%	39.9%
2007	\$11,533,434	\$4,232,636	\$3,803,786	\$88,190	\$3,631,884	101.9%	70.4%
2008	\$12,937,324	\$7,385,824	\$10,925,533	\$385,550	-\$7,749,591	84.6%	144.5%
2009	\$12,478,522	\$8,819,858	\$7,002,491	-\$358,890	-\$5,502,708	79.8%	123.9%
2010	\$11,250,991	\$15,040,612	-\$8,689,228	\$10,434	\$1,133,704	66.6%	56.5%
TOTAL	\$165,880,095	\$56,406,971	\$18,885,586	\$1,274,948	\$41,286,400	71.0%	46.2%

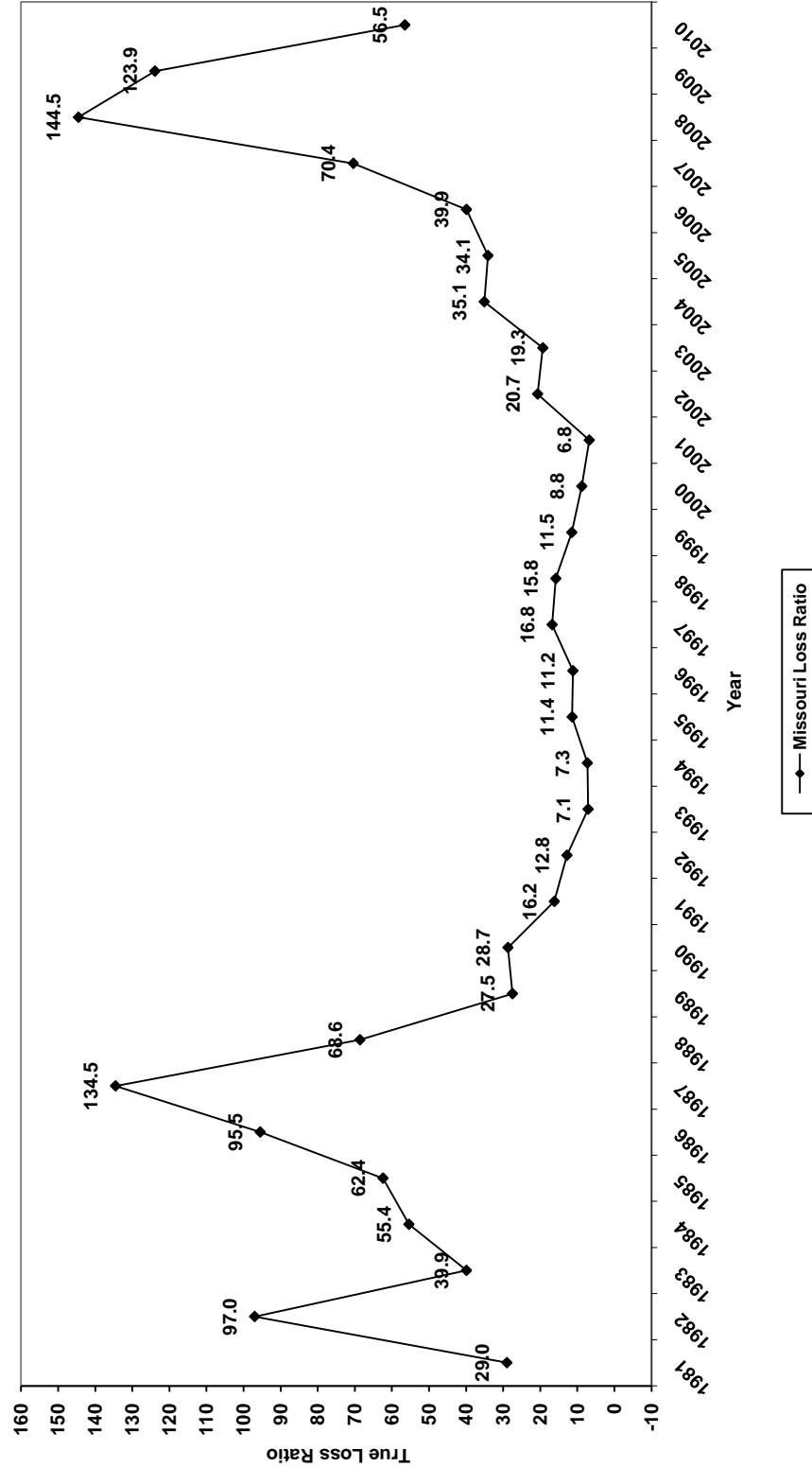
Republic Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$9,488,677	\$1,371,120	\$438,389	\$370,098	\$4,768,934	73.2%	23.0%
1982	\$10,730,971	\$1,423,396	\$2,683,269	\$1,760,637	\$5,392,107	104.9%	54.7%
1983	\$20,502,316	\$5,568,852	\$3,114,105	\$1,767,997	\$7,359,185	86.9%	51.0%
1984	\$27,135,664	\$7,146,957	\$6,316,050	\$3,654,636	\$10,409,653	101.4%	63.1%
1985	\$34,628,582	\$13,229,740	\$70,767,465	\$1,896,000	-\$38,907,296	135.7%	248.0%
1986	\$36,117,492	\$42,580,663	\$69,973,586	\$8,629,500	\$0	335.5%	335.5%
1987	\$37,083,653	\$47,688,861	\$74,452,851	\$9,397,500	\$0	354.7%	354.7%
1988	\$38,249,703	\$65,689,394	\$35,142,538	\$8,120,000	\$0	284.8%	284.8%
1989	\$42,613,074	\$25,206,427	-\$4,497,851	\$19,500	\$5,812,436	62.3%	48.6%
1990	\$46,331,963	\$18,997,694	\$3,895,156	\$1,637,648	\$13,657,322	82.4%	52.9%
1991	\$51,934,247	\$15,923,458	\$1,279,968	\$228,606	\$17,789,711	67.8%	33.6%
1992	\$71,582,608	\$16,290,000	\$1,566,047	-\$573,254	\$27,964,875	63.2%	24.1%
1993	\$105,408,948	\$19,040,585	\$8,491,958	\$307,500	\$44,100,233	68.2%	26.4%
1994	\$140,843,519	\$27,976,708	\$11,206,803	\$1,012,000	\$60,152,996	71.2%	28.5%
1995	\$175,525,849	\$34,757,461	\$16,872,187	\$7,658,000	\$74,964,539	76.5%	33.8%
1996	\$223,090,164	\$53,312,203	\$29,608,482	\$1,046,000	\$96,066,264	80.7%	37.6%
1997	\$266,887,314	\$63,368,285	\$27,246,025	\$1,046,000	\$115,242,451	77.5%	34.3%
1998	\$290,761,335	\$59,614,183	\$21,379,380	-\$2,990,000	\$124,557,745	69.7%	26.8%
1999	\$312,384,865	\$47,635,292	\$12,057,021	-\$2,820,000	\$156,192,432	68.2%	18.2%
2000	\$355,922,208	\$46,684,207	-\$7,763,564	\$5,476,000	\$177,961,104	62.5%	12.5%
2001	\$380,621,394	\$42,644,160	-\$5,921,128	-\$1,533,001	\$190,310,697	59.2%	9.2%
2002	\$423,189,576	\$49,846,199	\$7,908,297	-\$3,590,997	\$121,722,033	41.6%	12.8%
2003	\$456,499,253	\$80,459,753	\$1,413,674	-\$1,578,002	\$108,170,009	41.3%	17.6%
2004	\$471,980,064	\$112,522,743	\$24,887,843	-\$977,710	\$154,892,550	61.7%	28.9%
2005	\$496,469,166	\$132,430,253	\$28,389,906	-\$7,508,674	\$162,383,509	63.6%	30.9%
2006	\$513,725,663	\$141,000,584	\$26,085,045	\$3,626,172	\$165,672,788	65.5%	33.2%
2007	\$601,016,110	\$208,996,707	\$375,491,217	\$11,094,212	\$189,260,247	130.6%	99.1%
2008	\$684,113,563	\$422,261,859	\$853,170,151	\$45,864,000	-\$409,791,086	133.2%	193.1%
2009	\$635,249,203	\$617,524,847	\$621,733,519	-\$27,010,000	-\$280,128,582	146.7%	190.8%
2010	\$518,800,415	\$1,251,696,783	-\$471,189,886	\$6,258,000	-\$203,509,743	112.4%	151.7%
TOTAL	\$7,478,887,559	\$3,672,889,374	\$1,846,198,503	\$72,288,368	\$1,102,467,113	89.5%	74.8%

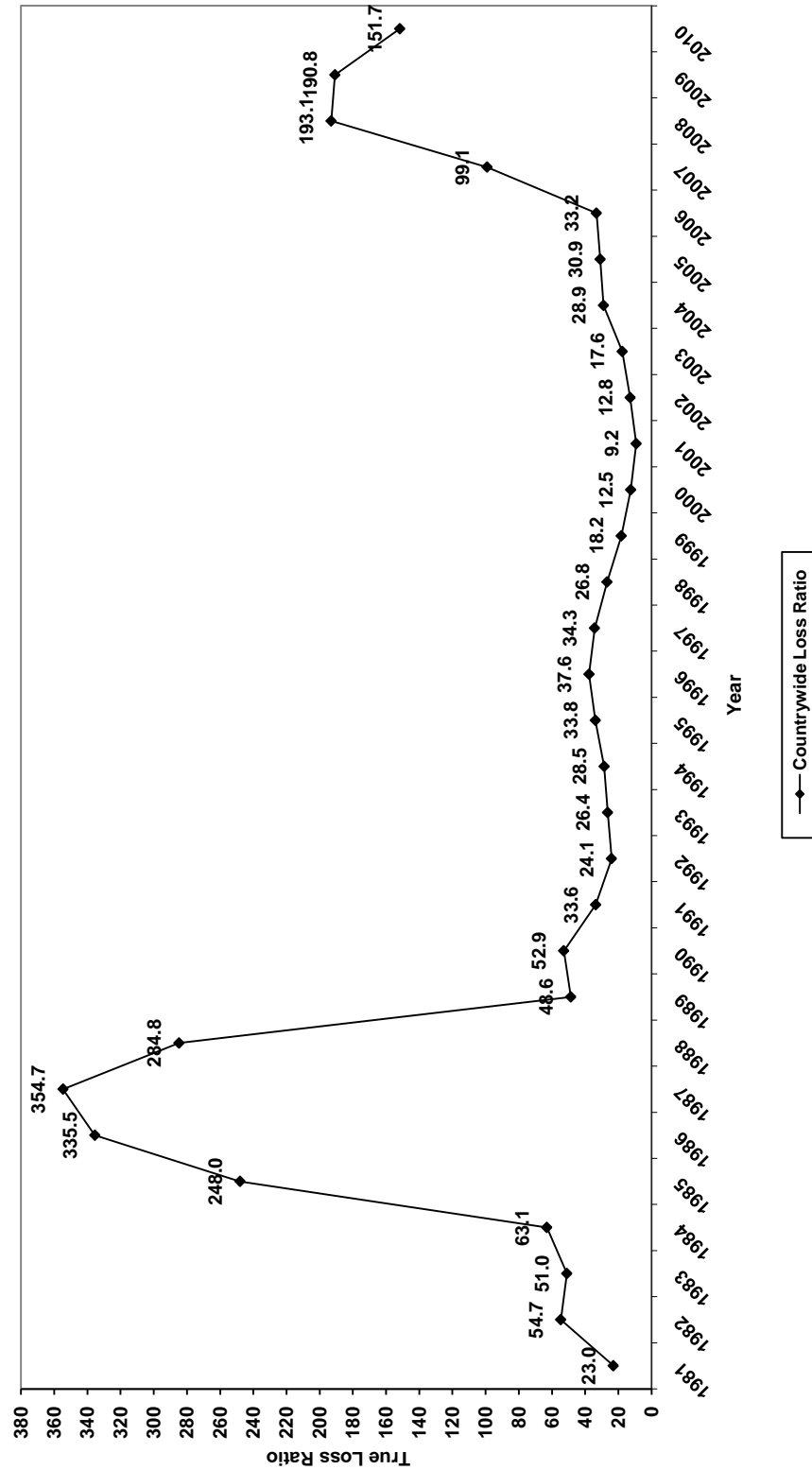
REPUBLIC MORTGAGE INSURANCE COMPANY

Loss Ratio of Missouri Residential Experience 1981-2010



REPUBLIC MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1981-2010



Triad Guaranty Insurance Corporation

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1988	\$557	\$0	\$0	\$0	\$279	50.1%	0.0%
1989	\$15,225	\$0	\$0	\$1,157	\$0	7.6%	7.6%
1990	\$20,529	\$11,328	-\$321	\$1,399	\$10,264	110.4%	60.4%
1991	\$38,112	\$0	-\$836	-\$179	\$19,056	47.3%	-2.7%
1992	\$71,805	\$0	\$9,004	\$1,656	\$35,903	64.8%	14.8%
1993	\$79,772	\$0	\$18,100	\$5,118	\$39,886	79.1%	29.1%
1994	\$171,375	\$10,663	-\$9,447	\$14,445	\$85,688	59.1%	9.1%
1995	\$307,838	\$26,318	-\$15,625	\$13,682	\$153,919	57.9%	7.9%
1996	\$359,469	\$0	\$28,167	\$2,032	\$179,735	58.4%	8.4%
1997	\$436,772	\$83,889	\$11,454	-\$3,356	\$218,386	71.1%	21.1%
1998	\$468,154	\$135,353	-\$19,710	-\$6,816	\$234,077	73.2%	23.2%
1999	\$434,929	\$108,062	\$104,773	-\$6,047	\$217,465	97.5%	47.5%
2000	\$424,441	\$135,068	-\$91,842	\$3,082	\$212,221	60.9%	10.9%
2001	\$447,861	\$187,197	-\$66,033	-\$6,785	\$223,930	75.5%	25.5%
2002	\$583,506	\$119,702	\$19,400	\$2,314	\$291,753	74.2%	24.2%
2003	\$581,454	\$36,861	-\$8,362	-\$894	\$290,727	54.7%	4.7%
2004	\$626,012	\$57,036	-\$40,242	\$560	\$313,006	52.8%	2.8%
2005	\$748,850	\$99,293	\$17,793	\$2,632	\$374,425	66.0%	16.0%
2006	\$757,535	\$139,114	\$62,779	\$19,757	\$378,768	79.3%	29.3%
2007	\$861,065	\$198,869	-\$194,185	\$119,284	\$430,532	64.4%	14.4%
2008	\$923,105	\$508,535	\$55,054	\$6,057	\$461,552	111.7%	61.7%
2009	\$782,684	\$310,255	\$329,566	-\$32,589	\$94,814	89.7%	77.6%
2010	\$648,691	\$626,628	-\$223,259	\$27,902	-\$23,649	62.8%	66.5%
TOTAL	\$9,789,741	\$2,794,171	-\$13,772	\$164,411	\$4,242,737	73.4%	30.1%

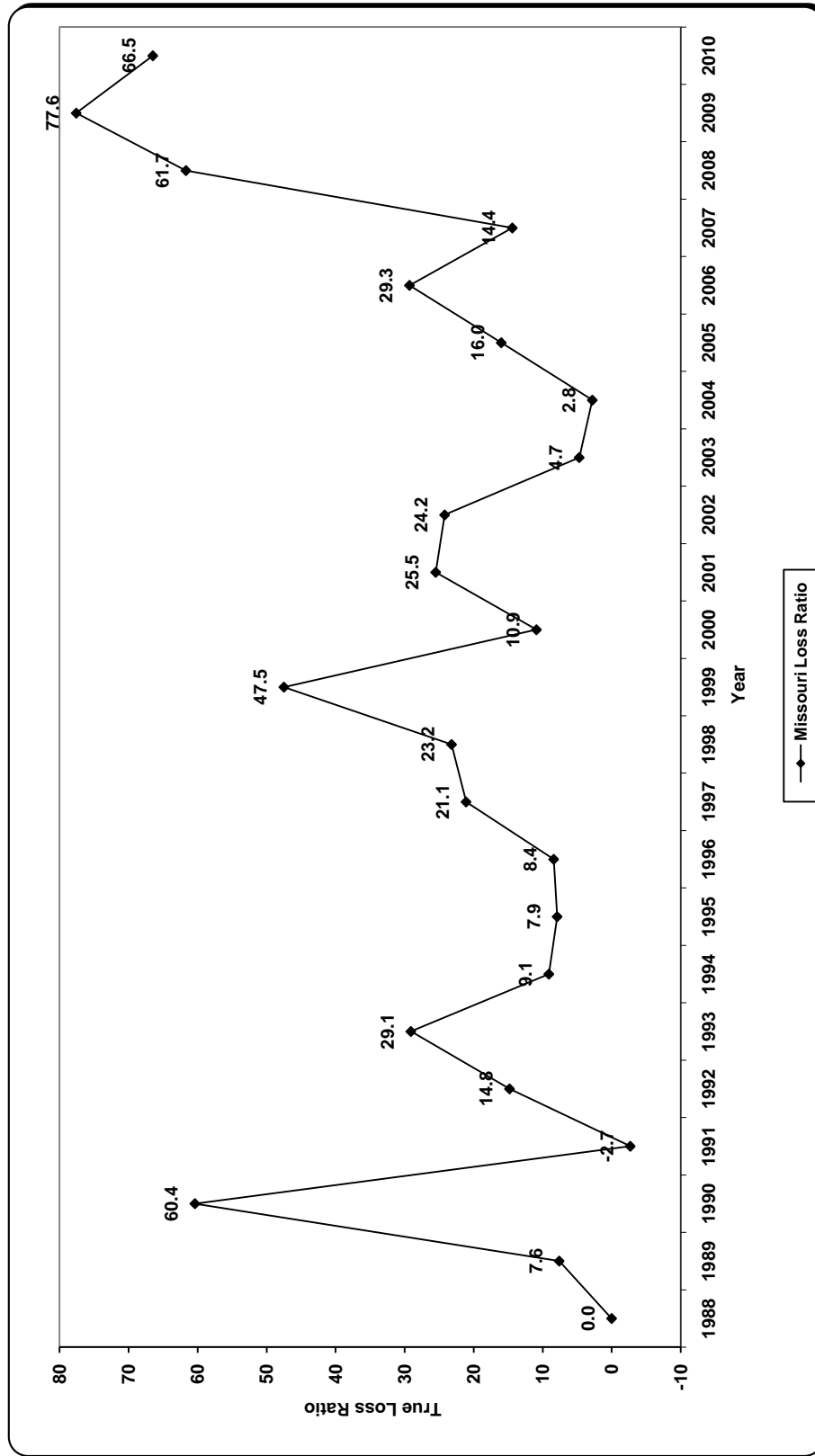
Triad Guaranty Insurance Corporation

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1988	\$181,283	\$0	\$0	\$10,000	\$98,241	59.7%	5.5%
1989	\$817,235	\$0	\$38,949	\$51,094	\$534,948	76.5%	11.0%
1990	\$1,513,119	\$63,944	-\$33,064	\$120,583	\$756,560	60.0%	10.0%
1991	\$3,139,749	\$186,067	\$225,179	-\$26,147	\$1,569,874	62.3%	12.3%
1992	\$6,633,876	\$290,273	\$0	\$282,500	\$3,316,938	58.6%	8.6%
1993	\$10,807,701	\$488,913	\$234,140	\$681,621	\$5,403,851	63.0%	13.0%
1994	\$15,044,177	\$466,091	\$511,526	\$508,473	\$7,522,089	59.9%	9.9%
1995	\$19,698,519	\$1,095,491	\$761,891	\$672,531	\$9,849,260	62.8%	12.8%
1996	\$27,018,656	\$1,485,262	\$1,224,375	\$2,137,361	\$13,509,328	67.9%	17.9%
1997	\$40,310,901	\$2,417,435	\$2,211,524	\$457,442	\$20,155,451	62.6%	12.6%
1998	\$53,904,746	\$3,542,855	\$3,138,532	\$70,685	\$26,952,373	62.5%	12.5%
1999	\$65,601,589	\$4,265,813	\$2,604,195	\$1	\$32,800,795	60.5%	10.5%
2000	\$76,764,429	\$7,026,706	-\$3,012,963	\$0	\$38,382,215	55.2%	5.2%
2001	\$94,832,727	\$5,687,440	\$625,168	\$869,440	\$47,416,364	57.6%	7.6%
2002	\$123,324,272	\$10,302,961	\$442,305	\$535,353	\$61,667,136	59.2%	9.1%
2003	\$146,955,309	\$17,540,939	\$2,511,157	\$388,670	\$73,477,655	63.9%	13.9%
2004	\$176,382,783	\$28,336,051	\$3,142,352	\$408,614	\$88,191,392	68.1%	18.1%
2005	\$209,708,167	\$48,826,491	\$6,083,998	\$7,211,304	\$104,854,084	79.6%	29.6%
2006	\$257,010,783	\$59,026,864	\$25,924,067	\$4,490,629	\$128,505,392	84.8%	34.8%
2007	\$334,406,725	\$100,612,986	\$222,848,356	\$42,582,248	\$167,203,362	159.5%	109.5%
2008	\$318,238,819	\$237,577,270	\$733,896,948	\$328,301	\$159,119,409	355.4%	305.4%
2009	\$220,696,204	\$575,450,153	-\$102,696,445	-\$47,219,572	\$31,604,510	207.1%	192.8%
2010	\$219,112,251	\$591,853,961	-\$233,808,760	\$10,146,601	-\$19,199,856	159.3%	168.0%
TOTAL	\$2,422,104,020	\$1,696,543,966	\$666,873,430	\$24,707,732	\$1,003,691,371	140.0%	98.6%

TRIAD GUARANTY INSURANCE CORPORATION

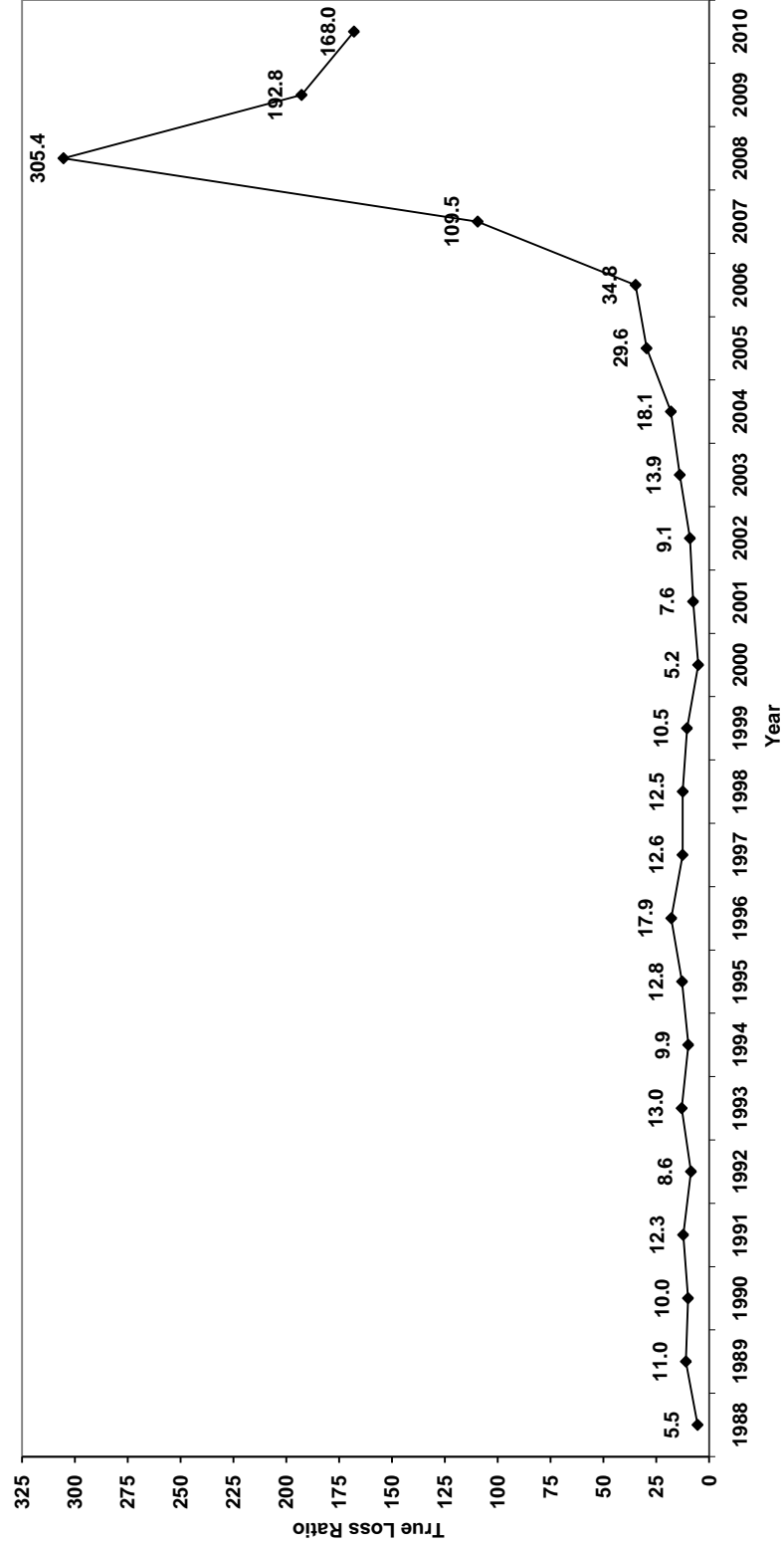
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for 1981 - 1987

TRIAD GUARANTY INSURANCE CORPORATION

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for 1981 - 1987

United Guaranty Mortgage Indemnity Company

Missouri Residential Experience

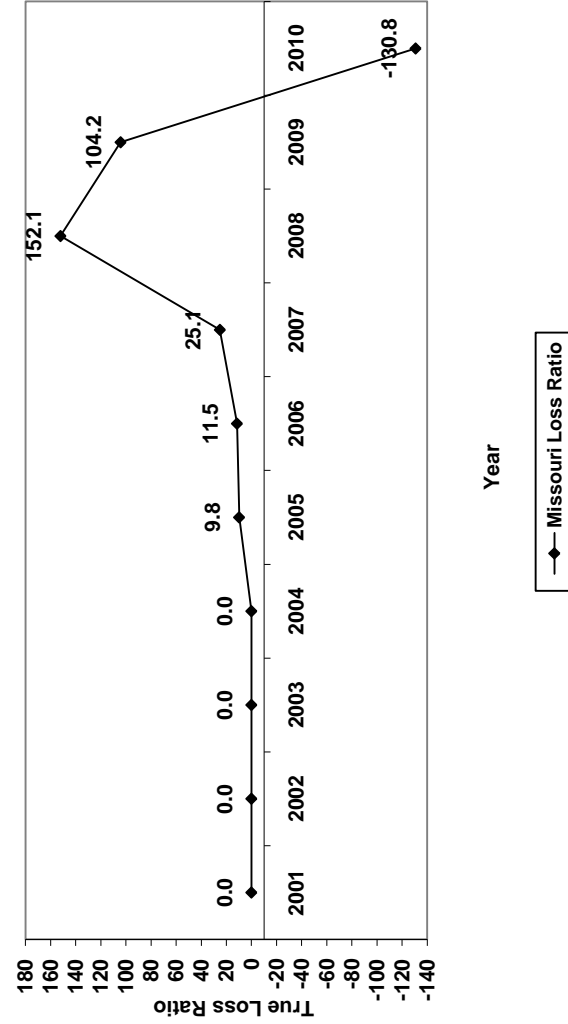
YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2001	\$262	\$0	\$0	\$0	\$98	37.4%	0.0%
2002	\$1,625	\$0	\$0	\$0	\$705	43.4%	0.0%
2003	\$21,203	\$0	\$0	\$0	\$9,596	45.3%	0.0%
2004	\$133,579	\$0	\$0	\$0	\$66,415	49.7%	0.0%
2005	\$281,351	\$0	\$24,044	\$3,646	\$141,406	60.1%	9.8%
2006	\$352,740	\$0	\$38,287	\$2,434	\$143,016	52.1%	11.5%
2007	\$356,349	\$18,010	\$65,072	\$6,302	-\$111,222	-6.1%	25.1%
2008	\$357,900	\$147,397	\$358,666	\$38,156	-\$205,695	94.6%	152.1%
2009	\$338,356	\$22,064	\$278,896	\$51,458	\$0	104.2%	104.2%
2010	\$315,945	\$37,580	-\$414,522	-\$36,187	\$0	-130.8%	-130.8%
TOTAL	\$2,159,310	\$225,051	\$350,443	\$65,809	\$44,319	31.8%	29.7%

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2001	\$23,349,123	\$505,540	\$2,959,119	\$488,336	\$8,747,129	54.4%	16.9%
2002	\$24,057,719	\$2,922,974	\$2,160,434	\$80,220	\$10,444,195	64.9%	21.5%
2003	\$20,892,166	\$3,457,394	\$644,695	\$96,704	\$9,455,258	65.4%	20.1%
2004	\$20,828,707	\$3,690,832	-\$734,746	-\$110,212	\$10,356,035	63.4%	13.7%
2005	\$31,195,090	\$3,294,681	\$4,086,091	\$639,194	\$15,678,593	76.0%	25.7%
2006	\$53,670,829	\$5,354,968	\$17,856,708	\$1,219,627	\$21,760,405	86.1%	45.5%
2007	\$99,139,713	\$14,882,209	\$111,060,849	\$11,597,464	-\$30,943,111	107.5%	138.7%
2008	\$106,583,786	\$74,962,326	\$302,641,000	\$11,118,606	-\$53,180,075	314.8%	364.7%
2009	\$91,537,994	\$42,793,721	\$111,771,447	\$17,517,619	\$0	188.0%	188.0%
2010	\$81,723,294	\$124,218,941	-\$128,233,427	-\$13,467,410	\$0	-21.4%	-21.4%
TOTAL	\$552,978,421	\$276,083,586	\$424,212,170	\$29,180,148	-\$7,681,571	130.5%	131.9%

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY

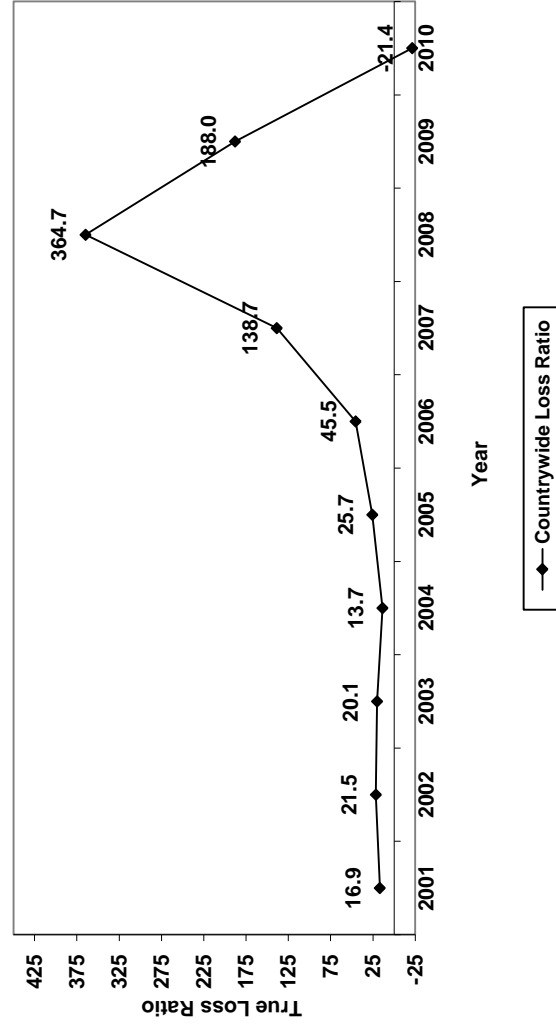
Loss Ratio of Missouri Residential Experience 1981-2010



No data reported in Missouri for years 1981 - 2000

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY

Loss Ratio of Countrywide Residential Experience 1981-2010



No data reported in Missouri for countrywide business for 1981 - 2000

United Guaranty Residential Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$838,850	\$364,180	\$152,225	\$66,102	\$429,425	120.6%	69.4%
1982	\$789,554	\$553,838	\$225,321	\$79,840	-\$193,827	84.2%	108.8%
1983	\$800,469	\$647,676	-\$60,471	-\$34,579	\$57,723	76.2%	69.0%
1984	\$1,242,501	\$472,347	\$8,093	\$5,760	\$621,251	89.1%	39.1%
1985	\$1,262,909	\$362,032	\$260,200	\$92,241	-\$710,428	0.3%	56.6%
1986	\$1,399,999	\$511,666	\$244,572	\$65,256	-\$631,882	13.5%	58.7%
1987	\$1,303,794	\$1,119,771	-\$17,979	\$94,440	-\$561,430	48.7%	91.8%
1988	\$1,177,706	\$641,985	-\$516,400	-\$241,895	\$0	-9.9%	-9.9%
1989	\$1,147,306	\$446,089	\$184,717	-\$53,918	\$8,426	51.0%	50.3%
1990	\$1,259,313	\$507,131	-\$19,734	-\$16,989	\$43,269	40.8%	37.4%
1991	\$1,574,739	\$365,950	\$12,659	\$33,979	\$290,904	44.7%	26.2%
1992	\$2,145,543	\$434,941	-\$138,884	\$59,244	\$594,171	44.3%	16.6%
1993	\$2,495,456	\$337,403	\$18,020	-\$74,744	\$1,233,247	60.7%	11.2%
1994	\$3,172,338	\$193,209	-\$98,716	\$17,352	\$1,561,455	52.7%	3.5%
1995	\$4,254,268	\$104,028	\$128,974	\$348,796	\$2,082,278	62.6%	13.7%
1996	\$5,452,037	\$156,448	\$106,674	\$292,432	\$2,586,862	57.6%	10.2%
1997	\$6,173,862	\$426,824	\$639,416	\$173,029	\$2,445,001	59.7%	20.1%
1998	\$6,572,981	\$459,571	\$54,811	-\$41,796	\$2,848,243	50.5%	7.2%
1999	\$7,107,118	\$326,522	\$190,397	\$268,761	\$2,889,979	51.7%	11.1%
2000	\$8,302,204	\$553,246	\$268,318	-\$239,521	\$3,138,089	44.8%	7.0%
2001	\$9,406,600	\$633,192	\$1,044,126	-\$354,341	\$3,372,355	49.9%	14.1%
2002	\$9,875,320	\$1,242,034	\$276,661	\$355,342	\$3,275,882	52.1%	19.0%
2003	\$10,646,877	\$1,669,717	\$658,677	-\$691,952	\$2,488,841	38.7%	15.4%
2004	\$12,455,728	\$2,145,206	\$1,364,455	\$521,404	\$10,637,729	109.4%	24.0%
2005	\$13,568,646	\$3,576,188	\$1,182,147	-\$1,183,788	\$3,633,817	53.1%	26.3%
2006	\$14,558,309	\$4,597,997	-\$585,586	\$337,068	\$4,310,686	59.5%	29.9%
2007	\$16,776,466	\$5,930,429	\$4,067,469	\$1,952,967	-\$16,297,635	-25.9%	71.2%
2008	\$18,503,524	\$11,066,232	\$17,629,134	\$2,573,584	-\$18,167,955	70.8%	169.0%
2009	\$16,791,278	\$10,090,439	\$20,047,213	\$208,284	\$2,465,154	195.4%	180.7%
2010	\$15,144,939	\$26,300,974	-\$16,853,756	-\$1,736,931	\$27,343	51.1%	50.9%
TOTAL	\$196,200,634	\$76,237,265	\$30,472,753	\$1,832,619	\$14,478,973	62.7%	55.3%

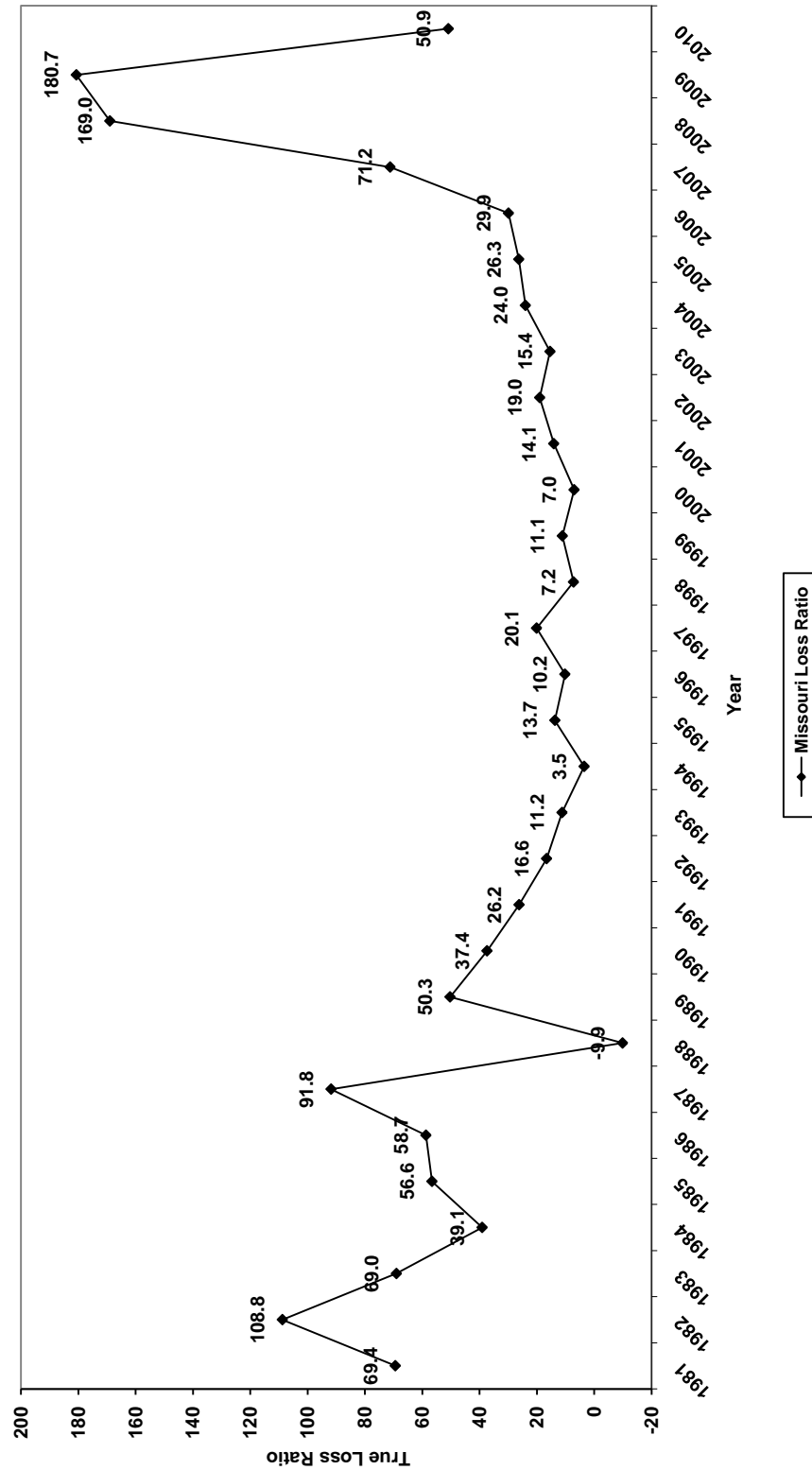
United Guaranty Residential Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
1981	\$33,861,382	\$7,486,425	\$6,214,000	\$2,536,696	\$16,930,691	98.0%	48.0%
1982	\$34,108,101	\$11,911,903	\$17,146,307	\$5,377,892	-\$8,373,153	76.4%	101.0%
1983	\$42,148,633	\$25,547,898	\$10,775,693	\$3,013,510	\$3,039,379	100.5%	93.3%
1984	\$61,358,344	\$36,735,307	\$16,801,000	\$4,733,719	\$31,257,436	145.9%	95.0%
1985	\$70,663,715	\$46,464,293	\$27,285,858	\$10,313,383	-\$39,750,693	62.7%	119.0%
1986	\$74,704,878	\$63,247,518	\$18,916,049	\$6,971,710	-\$33,717,642	74.2%	119.3%
1987	\$75,476,983	\$96,958,743	\$2,098,255	\$3,284,745	-\$32,501,326	92.5%	135.6%
1988	\$80,420,740	\$99,344,238	-\$31,892,000	-\$20,700,876	\$0	58.1%	58.1%
1989	\$86,521,836	\$64,737,727	-\$9,162,758	-\$3,992,673	\$635,443	60.4%	59.6%
1990	\$93,063,395	\$53,936,402	-\$1,644,284	-\$1,631,285	\$3,197,548	57.9%	54.4%
1991	\$102,829,761	\$37,151,349	\$5,428,524	\$4,028,476	\$18,995,915	63.8%	45.3%
1992	\$122,237,816	\$37,012,899	\$46,937	\$10,716,063	\$33,851,620	66.8%	39.1%
1993	\$150,178,915	\$45,947,351	\$4,155,423	-\$9,484,123	\$74,217,960	76.5%	27.0%
1994	\$202,461,407	\$59,696,702	\$9,633,616	\$9,698,084	\$93,150,450	85.0%	39.0%
1995	\$244,030,986	\$70,809,013	\$25,013,729	\$11,670,671	\$100,193,179	85.1%	44.0%
1996	\$314,507,817	\$98,677,046	\$35,772,607	\$15,689,993	\$110,171,666	82.8%	47.7%
1997	\$346,590,865	\$108,328,519	\$25,405,671	\$7,734,329	\$137,819,881	80.6%	40.8%
1998	\$377,450,995	\$82,790,189	\$13,224,591	-\$68,591	\$167,997,601	69.9%	25.4%
1999	\$415,405,811	\$52,720,106	\$529,879	\$35,121	\$168,917,118	53.5%	12.8%
2000	\$482,897,610	\$38,072,670	\$29,316,317	-\$17,893,632	\$182,526,912	48.0%	10.2%
2001	\$532,017,229	\$40,321,311	\$58,983,050	-\$29,744,735	\$190,733,191	48.9%	13.1%
2002	\$545,623,441	\$57,043,648	\$7,641	\$19,451,437	\$180,996,461	47.2%	14.0%
2003	\$550,747,715	\$72,690,416	\$37,643,235	-\$51,953,971	\$128,744,178	34.0%	10.6%
2004	\$580,565,623	\$98,345,396	\$20,852,005	-\$29,607,241	\$495,828,086	100.8%	15.4%
2005	\$581,088,482	\$114,437,198	\$15,334,008	-\$45,364,214	\$155,621,197	41.3%	14.5%
2006	\$602,739,342	\$125,470,801	-\$9,417,778	\$10,881,044	\$178,469,893	50.7%	21.1%
2007	\$684,323,160	\$196,985,146	\$279,490,871	\$97,560,048	-\$664,791,345	-13.3%	83.9%
2008	\$779,762,108	\$489,202,765	\$1,377,053,248	\$187,305,145	-\$765,620,783	165.2%	263.4%
2009	\$723,497,885	\$471,193,293	\$1,389,219,172	\$13,395,568	\$106,217,846	273.7%	259.0%
2010	\$635,238,251	\$1,239,584,003	-\$773,463,042	-\$104,524,953	\$1,146,859	57.1%	56.9%
TOTAL	\$9,626,523,226	\$4,042,850,275	\$2,600,767,824	\$109,431,340	\$1,035,905,568	80.9%	70.2%

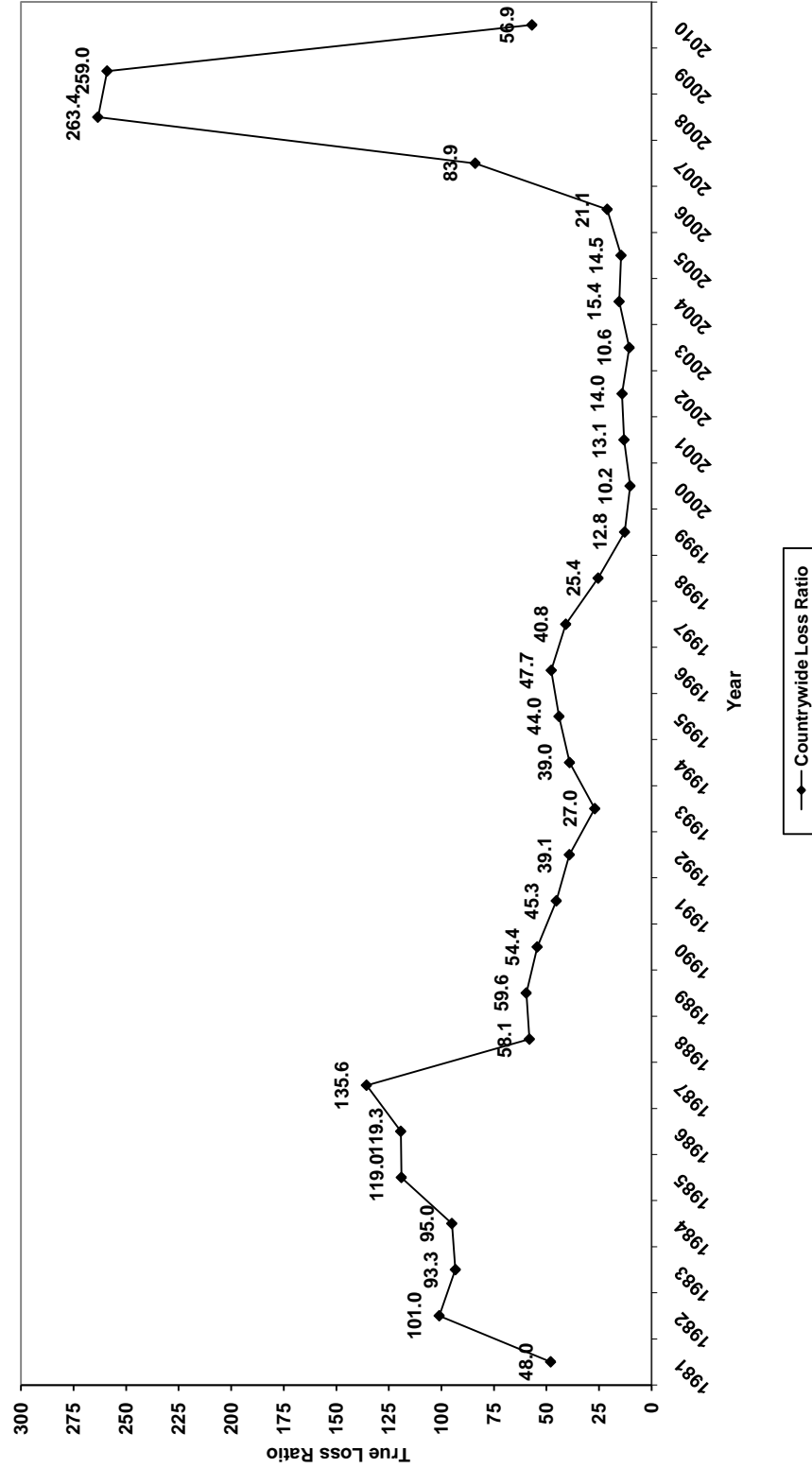
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

Loss Ratio of Missouri Residential Experience 1981-2010



UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1981-2010



SECTION III

PREMIUM RANKING 2010

Mortgage Guaranty Insurers Writing Residential Mortgage Insurance

Ranked By Premium Earned in Missouri: 2010

COMPANY NAME	MISSOURI PREMIUM EARNED	MISSOURI LOSSES PAID	COUNTRYWIDE PREMIUM EARNED	COUNTRYWIDE LOSSES PAID
MORTGAGE GUARANTY INSURANCE CORP	\$22,538,871	\$36,597,953	\$1,138,213,936	\$2,369,454,661
UNITED GUARANTY RESIDENTIAL INSURANCE	\$15,144,939	\$26,300,974	\$635,238,251	\$1,239,584,003
GENWORTH MORTGAGE INSURANCE COMPANY	\$14,386,925	\$23,190,404	\$603,496,846	\$1,271,389,999
RADIAN GUARANTY INC	\$13,055,858	\$24,036,840	\$820,492,846	\$1,675,183,809
PMI MORTGAGE INSURANCE COMPANY	\$12,572,662	\$17,138,737	\$701,228,272	\$1,628,064,348
REPUBLIC MORTGAGE INSURANCE COMPANY	\$11,250,991	\$15,040,612	\$518,800,415	\$1,251,696,783
CMG MORTGAGE INSURANCE COMPANY	\$2,019,874	\$2,018,446	\$95,342,834	\$121,083,877
TRIAD GUARANTY INSURANCE CORP	\$648,691	\$626,628	\$219,112,251	\$591,853,961
UNITED GUARANTY MORTGAGE INDEMNITY CO	\$315,945	\$37,580	\$81,723,294	\$124,218,941
GENWORTH RESIDENTIAL MORTG INS CORP	\$242,970	\$1,090,386	\$52,627,445	\$258,931,096
ESSENT GUARANTY INC	\$3,094	\$0	\$210,116	\$0
CMG MORTGAGE ASSURANCE COMPANY	\$1,820	\$0	\$319,043	\$626,399
GENWORTH RESIDENTIAL MORTG ASSURANCE	\$905	\$0	\$72,428	\$82,130
MGIC INDEMNITY CORP	\$470	\$0	\$68,915	-\$19,279
PMI INSURANCE COMPANY	\$0	\$0	\$8,071,805	\$1,384,948
TOTAL	\$92,184,015	\$146,078,560	\$4,875,021,394	\$10,533,535,676

Residential Mortgage Guaranty Business In Missouri

Summary By Company For Years 1981-2010

COMPANY NAME	PREMIUM EARNED	LOSSES PAID	OUTSTANDING CLAIM RESERVE	IBNR RESERVE	CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
MORTGAGE GUARANTY INSURANCE CORP	\$363,868,615	\$187,015,519	\$61,700,928	\$4,220,369	\$97,402	69.5%	69.5%
GENWORTH MORTGAGE INSURANCE CORP	\$241,120,500	\$79,646,911	\$17,948,000	\$2,088,618	-\$59,236,170	16.8%	41.3%
UNITED GUARANTY RESIDENTIAL INSURANCE	\$196,200,634	\$76,237,265	\$30,472,753	\$1,832,619	\$14,478,973	62.7%	55.3%
PMI MORTGAGE INSURANCE COMPANY	\$185,476,800	\$86,987,959	\$68,086,052	\$9,412,224	\$330,086,172	266.6%	88.7%
REPUBLIC MORTGAGE INSURANCE COMPANY	\$165,880,095	\$56,406,971	\$18,885,586	\$1,274,948	\$41,286,400	71.0%	46.2%
RADIAN GUARANTY INC	\$133,482,026	\$99,479,754	\$22,683,143	\$26,461,337	-\$30,952,332	88.2%	111.3%
WISCONSIN MORTGAGE ASSURANCE CO	\$25,904,279	\$13,459,009	\$1,738,810	\$51,838	\$2,827,179	69.8%	58.9%
VEREX ASSURANCE INCORPORATED	\$23,466,725	\$8,112,518	-\$42,174	-\$9,933	\$8,901,415	72.3%	34.3%
INVESTORS MORTGAGE INS CO	\$18,127,703	\$6,278,958	\$2,580,254	\$721,688	\$21,080,632	169.1%	52.9%
TRIAD GUARANTY INSURANCE CORP	\$9,789,741	\$2,794,171	-\$13,772	\$164,411	\$4,242,737	73.4%	30.1%
AMERIN GUARANTY CORPORATION	\$8,680,304	\$817,768	-\$9,628	-\$5,748	\$582,924	16.0%	9.2%
TMIC INSURANCE COMPANY INC	\$6,699,995	\$8,323,036	\$6,866,604	\$73,054	-\$181,063	225.1%	227.8%
GENWORTH MORTGAGE INS CORP OF NC	\$4,267,023	\$874,308	\$563,366	\$97,463	\$1,088,107	61.5%	36.0%
UNITED GUARANTY RESIDENTIAL INS CO NC	\$3,064,330	\$407,532	-\$407,110	-\$24,437	\$1,656,143	53.3%	-0.8%
GENWORTH RESIDENTIAL MORTG INS CORP	\$2,423,953	\$1,437,913	\$421,714	\$56,360	\$656,817	106.1%	79.0%
UNITED GUARANTY MORTGAGE INDEMNITY CO	\$2,159,310	\$225,051	\$350,443	\$65,809	\$44,319	31.8%	29.7%
PRIVATE RESIDENTIAL MORTGAGE INS CORP	\$327,806	\$7,709	\$198	\$16,999	\$96,477	37.0%	7.6%
GENWORTH HOME EQUITY INS CORP	\$239,494	\$0	\$0	\$0	\$259,949	108.5%	0.0%
PMI INSURANCE COMPANY	\$122,101	\$33,727	-\$18,944	\$4,577	\$2,552	17.9%	15.9%
NATIONAL ALLIANCE INSURANCE CO	\$105,557	\$89,305	\$29,605	\$1,493	\$76,408	186.4%	114.1%
MGIC ASSURANCE CORPORATION	\$103,393	\$0	\$0	\$0	\$48,331	46.7%	0.0%
INVESTORS EQUITY INSURANCE CO, INC	\$7,034	\$0	-\$3	\$1,266	\$3,952	74.1%	18.0%
GENERAL ELECTRIC GUARANTY INS CORP	\$3,147	\$0	\$1,596	\$0	\$737	74.1%	50.7%
ESSENT GUARANTY INC	\$3,094	\$0	\$0	\$0	\$1,505	48.6%	0.0%
AMERICAN SAFETY CASUALTY INS CO	\$773	\$9,700	-\$1,123	-\$38	\$43	1110.2%	1104.7%
RESIDENTIAL GUARANTY CO	\$0	\$0	\$0	\$0	\$0	N/A	N/A
PMI MORTGAGE ASSURANCE COMPANY	\$0	\$0	\$0	\$0	\$0	N/A	N/A
TOTAL	\$1,391,524,324	\$628,645,084	\$231,836,298	\$46,504,917	\$337,149,609	89.4%	65.2%

Residential Mortgage Guaranty Business Countrywide

Summary By Company For Years 1981-2010

COMPANY NAME	PREMIUM EARNED	LOSSES PAID	OUTSTANDING CLAIM RESERVE	IBNR RESERVE	CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
MORTGAGE GUARANTY INS CORP	\$20,059,687,995	\$9,740,121,542	\$5,301,555,121	\$378,183,226	\$594,859,917	79.8%	76.9%
GENWORTH MORTG INSURANCE CORP	\$12,816,502,792	\$6,387,583,256	\$1,876,371,054	\$67,508,860	-\$3,942,164,990	34.2%	65.0%
PMI MORTGAGE INSURANCE COMPANY	\$12,152,322,422	\$7,084,648,897	\$6,071,933,147	\$662,276,271	\$20,586,056,470	283.1%	113.7%
RADIAN GUARANTY INC	\$10,104,973,059	\$5,876,995,092	\$1,880,500,166	\$2,589,327,366	\$69,996,154	103.1%	102.4%
UNITED GUARANTY RESIDENTIAL INS	\$9,626,523,226	\$4,042,850,275	\$2,600,767,824	\$109,431,340	\$1,035,905,568	80.9%	70.2%
REPUBLIC MORTG INSURANCE COMPANY	\$7,478,887,559	\$3,672,889,374	\$1,846,198,503	\$72,288,368	\$1,102,467,113	89.5%	74.8%
TRIAD GUARANTY INSURANCE CORP	\$2,422,104,020	\$1,696,543,966	\$666,873,430	\$24,707,732	\$1,003,691,371	140.0%	98.6%
WISCONSIN MORTGAGE ASSURANCE CO	\$1,250,040,698	\$985,394,388	\$211,185,139	\$6,249,000	-\$13,759,180	95.1%	96.2%
VEREX ASSURANCE INCORPORATED	\$1,148,449,780	\$1,186,621,947	-\$10,722,757	-\$936,811	\$323,893,376	130.5%	102.3%
INVESTORS MORTGAGE INS CO	\$1,012,419,662	\$460,126,639	\$196,496,399	\$24,805,553	\$1,121,146,876	178.0%	67.3%
AMERIN GUARANTY CORPORATION	\$726,504,620	\$107,763,428	-\$982,747	\$1,017,252	-\$426,554	14.8%	14.8%
UNITED GUARANTY RESIDENT INS CO NC	\$589,922,378	\$238,329,744	\$69,776,085	\$57,546,606	\$159,987,615	89.1%	62.0%
UNITED GUARANTY MORT INDEMNITY CO	\$552,978,421	\$276,083,586	\$424,212,170	\$29,180,148	-\$7,681,571	130.5%	131.9%
GENWORTH RESIDENT MORTG INS CORP	\$491,260,204	\$472,407,473	\$153,351,260	\$7,816,004	-\$36,338,556	121.6%	129.0%
TMIC INSURANCE COMPANY INC	\$428,883,743	\$251,995,574	\$876,056,561	\$6,532,375	-\$6,085,847	263.1%	264.5%
GENWORTH MORTGAGE INS CORP OF NC	\$279,252,115	\$157,203,703	\$69,579,819	\$10,405,156	\$13,362,972	89.7%	84.9%
NATIONAL ALLIANCE INSURANCE CO	\$29,776,194	\$9,066,211	\$5,718,492	\$610,000	\$29,746,903	151.6%	51.7%
PRIVATE RESIDENTIAL MORTG INS CORP	\$29,320,899	\$4,577,503	\$1,021,683	\$1,480,730	\$8,541,324	53.3%	24.1%
RESIDENTIAL GUARANTY CO	\$21,669,240	\$1,512,656	\$32,656,326	\$2,387,135	\$258,870,949	1363.3%	168.7%
PMI INSURANCE COMPANY	\$19,607,153	\$75,187,450	-\$21,147,401	-\$1,406,000	\$42,601,057	485.7%	268.4%
MGIC ASSURANCE CORPORATION	\$13,064,586	\$3,203,192	\$2,055,221	\$200,000	\$5,475,764	83.7%	41.8%
FG INSURANCE CORPORATION	\$5,699,920	\$6,965,852	\$256,140	\$79,119	\$2,844,223	178.0%	128.1%
INVESTORS EQUITY INSURANCE CO, INC	\$4,750,137	\$3,104,595	-\$808,646	\$24,175	\$3,289,907	118.1%	48.8%
PEAK PROPERTY AND CASUAL INS CORP	\$1,266,763	\$6,490,907	-\$4,833,540	-\$716,340	\$224,279	92.0%	74.3%
GENWORTH HOME EQUITY INS CORP	\$939,232	\$531,919	-\$240,168	-\$213,784	\$256,933	35.7%	8.3%
AMERICAN SAFETY CASUALTY INS CO	\$591,324	\$2,460,835	-\$1,502,982	\$19,308	\$84,441	179.5%	165.2%
PMI MORTGAGE ASSURANCE COMPANY	\$250,035	\$41,000	\$0	\$0	\$1,283,105	529.6%	16.4%
ESSENT GUARANTY INC	\$210,116	\$0	\$0	\$0	\$98,631	46.9%	0.0%
GENERAL ELECTRIC GUARANTY INS COR	\$78,125	\$8,381	\$39,705	\$0	\$18,324	85.0%	61.6%
PINNACLE PROPERTY & CASUAL INS COR	\$19,200	\$0	-\$20,110	-\$5,229	\$5,629	-102.7%	-132.0%
TOTAL	\$81,267,955,618	\$42,750,709,385	\$22,246,345,894	\$4,048,797,560	\$22,358,252,203	112.5%	85.0%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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